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MARCH 2015
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IPAD BY BENNY FORSBERG FROM THE NOUN PROJECT

READER LETTERS

Your Take on Taxes, Questions on Toilet Paper, and More

Additions to Our Tax Advice

As an enrolled agent/tax professional, I was happy to see you devote a page to clearing up complaints/misconceptions many people have about our tax system (Your Advocate, January 2015). On the subject of paid preparers, you suggested that consumers ask that fees be disclosed up front. It's reasonable for many basic returns, but the amount of time it takes to do a tax return of mild complexity can vary widely, depending not just on what has to be reported, but how efficiently the information is provided to us, and whether it is complete or missing items, which can require additional time. The IRS has very strict due-diligence standards, which a preparer must follow in order to assure that returns are complete and accurate.
–Bob Lind, Phoenix

In "What Vexes Us About Taxes," (Your Advocate, January 2015), you say that "The IRS has processed about 133 million 2014 returns." With the 2014 returns not even being filed until next month, I had difficulty digesting this statement. 2013 perhaps?
–Harold MacPherson Jr., via e-mail

EDITOR'S NOTE You're right. It should have said: "The IRS has processed about 133 million 2013 returns."

Do We Really Use *That* Much TP?

In "The Best Everyday Products," you claim that the average person uses 100 rolls of toilet paper a year! As the chief purchaser of TP in my household, I would venture a guess that CR meant to say the average household of four or five people uses 100 rolls a year. Otherwise, that would mean that a person uses a roll every 3.65 days. Can't be ... can it?!
–Neidra Hart, Bradford, PA

EDITOR'S NOTE Our source was Georgia Pacific, manufacturer of Quilted Northern and Angel Soft. The stat does depend on the roll's size, the paper's thickness, and the user's habits.

A Warning for Wine Drinkers

As a physician I read with interest your article "The New Rules for Coffee and Wine Drinkers." (The Update, December 2014). Glaringly absent was any mention of the many risks of alcohol. The Centers for Disease Control and Prevention notes that "Excessive alcohol use led to approximately 88,000 deaths and 2.5 million years of potential life lost each year in the United States from 2006-2010, shortening the lives of those who died by an average of 30 years. Further, excessive drinking was responsible for 1 in 10 deaths among working-age adults aged 20-64 years." The CDC's list of short- and long-term health risks also includes motor vehicle crashes, homicide, high blood pressure, depression, and unemployment, to name just a few. *–Benjamin Unger, Bronx, NY*

Why He Wishes That He'd Got That Chickenpox Shot

When answering a question about chickenpox and shingles (Your Advocate, January 2015), you say that the vaccine cuts the risk of developing shingles in half. True enough, but you left out the most important part: If you do get shingles after getting the vaccine, you get a much milder case than if you didn't get the vaccine. Just ask someone who has had shingles that didn't get the vaccine. The ordeal can be unbelievable.
–Ron Roscoe, Northborough, MA

A Call for Clearer OTC Drug Labels

Most people just look at the big print on the front of an OTC label (Your Advocate, February 2015). Drug companies need standardization in labeling. Deciphering OTC medicine dosage/ingredients is more confusing than it needs to be.
–Caren Campbell, via Facebook

An Update on Chromecast

In "Streaming Media Players" (December 2014), you incorrectly report that Chromecast is not compatible with Showtime and Vudu.
–Nathan Walters, Arlington Heights, IL

EDITOR'S NOTE At press time, those services were not available. We've updated our online Ratings of streaming media players.

→ **SEND your letters for publication to ConsumerReports.org/lettertoeditor.**

FROM THE PRESIDENT

Leveraging Your Most Valuable Asset

It's been seven long and difficult years since the collapse of the U.S. housing market, but with recovery underway, more consumers are thinking about selling what is, for many, their single most valuable asset.

That's why, in this issue, we offer sound advice on how best to leverage the value of your home if you choose to sell now. Our exclusive survey of real estate agents covers all of the techniques that help and uncovers all of the traps that can befall homeowners when trying to sell. For example, 27 percent of agents said they know of at least one broker who tried to persuade a client to sell a home for less than it was worth.

Starting on page 22, we explain how to maximize your home's selling price or just improve its value if you're not selling. We found that homeowners who made all of the right fixes before putting their homes on the market and chose the right moment to list them could make, on average, 12 percent more on the sale.

Regardless of the industry, the product, or the service, we pride ourselves on marketplace knowledge. Sometimes that means advocating for fair housing policy and against predatory lending. Other times it means equipping you with the tools you need to make wise decisions. The bottom line is that Consumer Reports will continue to champion your rights relentlessly.

— Marta L. Tellado, President and CEO

PORTRAIT BY DENISE NESTOR

FROM THE EDITOR

3 Ways to Beat the System in March

If knowledge is power, you're going to feel Herculean after reading this month's jam-packed issue of Consumer Reports. Here, some of our best takeaways:

Don't Assume That Professionals Always Know Best: Your doctor has a fancy med-school degree hanging on the wall to prove his or her expertise. So who's to question him when he says you need a CT scan? The answer is you. Make the doctor justify why you should get a radiation-intense test; doing so could keep you from developing cancer later on (see "Overexposed," on page 36).

Do Realize That On the Internet, We're All Naked. The sooner we accept the fact that e-mail is as public as a postcard, the faster we'll save countless hours trying to recover from ill-advised sends. For must-know digital tips, see "How to Win at E-Mail," on page 10.

Negotiate, Negotiate, Negotiate. Haggling at a flea market is one thing, but who knew you could negotiate your auto mechanic's services and save as much as $200? (See "It Pays to Haggle," on page 53.) When it comes to buying or selling a home, be sure to jawbone with your real estate agent over his or her fees (see "Home-Sale Mistakes That Cost You Money," on page 32). We're talking seriously big bucks.

—Ellen Kampinsky, Editor in Chief

Coming in April

▼

THE AUTOS ISSUE: 240+ REVIEWS. ALSO:

Our Top Picks for 2015

The Best Infotainment Systems

Do You Really Need a New Car?

The Latest In Safety

YOUR IDEAS COUNT

Give Us Your 2 Cents

Was our advice about home buying and selling useful? Do you plan to share our radiation report with your own doctors? Tell us what you think about anything and everything in this issue of Consumer Reports.

→ **SHARE YOUR INSIGHTS by sending us a letter for publication—or by joining our Reader Advisory Panel. Go to CRResearch.org/feedback.**

CR EXPLAINED

Exactly How We Take the Pulse of the American Consumer

→ Online user reviews and chatter on social media are fine, but a scientific survey is unmatched for giving a true read on what's happening in the marketplace. So while our testers are in the lab analyzing products and services, the Consumer Reports National Research Center surveys millions to find out what's going on in the real world. Here's how:

Our National Polls

In this issue, you'll see exclusive data on how Americans read food labels (page 7), manage their e-mail inboxes (page 10), share online accounts such as Netflix (page 16), and talk with their doctors about the radiation risks of medical tests (page 36). Each of those individually crafted surveys reaches a sample—usually around 1,000—chosen to reflect the U.S. population.

Our Famous Reader Survey

The U.S. census may be the only survey with a wider reach than our Annual Questionnaire, in which Consumer Reports subscribers relay their own experiences with products and services. The AQ, as it's known, reaches hundreds of thousands of Americans each year. It is the basis of the crucial reliability and repair information that you'll find in our Ratings and the inspiration for many of the articles you see in our pages. (To find out how to participate in this year's questionnaire, see below.)

As much as things have changed in the close to 80 years we've been in business, the fact remains that the results of a test could never tell us the whole story. We hope the numbers we crunch will help you and your family make wiser buying decisions. Your input is extremely important to us.

The Annual Questionnaire—and You

Consumer Reports' massive Annual Questionnaire of subscribers has been divided into four segments, the first of which will be available online this spring. If you've received a print survey in the past and wish to participate, call us at 800-666-5261 or write us using the form available at ConsumerReports.org/cro/about-us/customer-service-main/email.

PEOPLE ICON BY BENJAMIN HARLOW FROM THE NOUN PROJECT

PORTRAIT BY DENISE NESTOR; ICON BY OLIVER MUNDAY

Your ADVOCATE

THEY'RE IN MOST CORN

Our test of chips and cereals showed that unless a corn-based product comes with a non-GMO claim or is organic, it most likely contains GMOs.

BREAKFAST HAS THEM

Sugary cereals can be sweetened with sugar from beets, and 95 percent of those grown in the U.S. are genetically modified.

'NATURAL,' BUT

Though 59 percent of Americans look for the word 'natural' on labels, we found that it alone doesn't indicate a GMO-free food.

GMOs: YOUR RIGHT TO KNOW

Our survey found that 92 percent of Americans think that genetically engineered foods should be labeled as such before they're sold. Whether you believe that GMOs are harmful or helpful, you deserve all of the facts. Get them starting on page 12.

PHOTOGRAPH BY TRAVIS RATHBONE

PROP STYLING: WENDY SCHELAH

READER TIP

Give Birdseed-Seeking Squirrels the Slip

We purchased a shower-rod cover from our local hardware store and wrapped it around our bird-feeder pole. The covers are cheap (ours was $2.99), lightweight, come in a variety of colors, and can be easily cut to the length you need. Now squirrels have great difficulty climbing the pole. Each time they try, they just slide down! *–Cathy and John Henderson, Thorold, Ontario*

Send Your Top Tip to:
ConsumerReports.org/cro/readertip.
If we run it, we'll pay $100!

HEROES AND WATCHDOGS

A Farmer's Video Challenges Perdue's 'Humanely Raised' Chicken Claim

MANY CONSUMERS want their chicken to have been raised humanely. But Perdue's claims of humane treatment didn't ring true to Craig Watts, a chicken farmer in Fairmont, N.C., who first heard them in a promotional video. "It's deceptive marketing," he says. "If I didn't say anything, I'd be enabling it."

Watts is familiar with the standards of the country's fourth-largest chicken producer; he raises about 720,000 birds for it each year in facilities approved both by Perdue and the USDA Process-Verified program for this humane claim. But he objected to the company's use of the claim and the Department of Agriculture seal in its marketing. (Consumer Reports has rated the USDA Verified humane claim as "not meaningful.") So he invited the animal-welfare group Compassion in World Farming to film his own facilities.

The result is a video that shows what appear to be thousands of birds crammed in the dark, gasping for air and weighed down by unnaturally large breasts. It went live on Dec. 3 and by press time had reached more than 1.4 million viewers.

Two days after it aired, Perdue issued a statement accusing Watts of failing to provide appropriate animal care. He says the company picked up the chickens shown in the video as well as three additional flocks.

A Perdue spokeswoman told Consumer Reports that Watts is now being retrained in poultry-welfare practices. She also said that his chickens aren't sold with the humane claim, which applies only to a small percentage of Perdue's products.

Watts plans to continue to work with Perdue and to speak out. "I can do more to change this conversation from the inside," he says, "than I could if I walked away."

Learn more about how Consumer Reports rated Perdue's "humane" claim at GreenerChoices.org/perdue. To view the Watts video or to sign a petition urging your supermarket to stock chicken that has received third-party animal-welfare certification, go to better-chicken.org.

→ **KNOW A CONSUMER HERO?** Fill us in on the champions you admire most. Write to us at heroeswatchdogs@cr.consumer.org.

GET INVOLVED

Actions You Can Take in March

→ **KEEP YOUR CAR LENDER IN CHECK**
Auto loans often come from finance companies that aren't regulated the same way as banks. To make sure that consumers are getting a fair deal, the Consumer Financial Protection Bureau is now considering new regulations for those "nonbank" lenders. If you've had a bad experience with a car loan you got through a dealer, tell the CFPB at consumerfinance.gov.

→ **HELP GUIDE OUR WORK**
There are many problems in today's marketplace—from the skyrocketing cost of broadband to abysmal airline service to those we might not yet be aware of! Consumers Union, the advocacy arm of Consumer Reports, focuses its campaigns on your needs. Tell us your concerns by going to ConsumersUnion.org/share-your-story.

→ **A WIN FOR CONSUMERS: FEDS CRACK DOWN ON CELL-PHONE 'CRAMMING'**
Last year, the Federal Trade Commission sued T-Mobile for "cramming"—sneaking third-party fees onto bills for unwanted services like horoscope texts and flirting tips. In December, the company agreed to pay at least $90 million in refunds and penalties for the bogus charges. It's not the only cell-phone company under such scrutiny: AT&T agreed to a $105 million cramming settlement with the FTC last October. The CFPB has also sued Sprint for similar violations.

PROP STYLING: WENDY SCHELAH

PHOTOGRAPH BY TRAVIS RATHBONE

PROBLEM SOLVER

Shelling Out for Health Insurance ...

But still not getting full coverage

YOU'D THINK THAT ENROLLING in Medicare would be easy; after all, most Americans are entitled to it when they turn 65. But there are lots of ways to go wrong. One came back to bite Joyce and Dan Ormond of Gurnee, Ill., who realized they had a problem months after Dan was laid off at age 66, and their medical bills didn't add up.

Because the couple hadn't planned on retiring for a few more years, they had delayed signing up for Medicare. "The Medicare materials that we got said we had up to eight months after he left his job to sign up without a penalty for late enrollment," Joyce explained. "Continuing his workplace insurance through COBRA"–for which they paid $843 per month– "gave us a more time to look at our options."

But when Dan went to a doctor, the COBRA insurance provider refused to cover what Medicare would have paid, saying that the couple should have signed up right after his layoff. Joyce wrote to us, asking how that could happen.

Turns out the company was right: Federal Medicare regulations say that once a person age 65 or older ceases "current" employment, any other type of insurance, including COBRA, kicks in only *after* Medicare pays its share. If there's no Medicare coverage, the insurer is under no obligation to pay Medicare's portion–even during that eight-month grace period.

It would have been nice if someone along the way had informed the couple of that fact.

"Nobody told us, 'Don't do it because COBRA won't pay,'" Joyce recalls. We read the COBRA notice they received, finding no mention of this potential problem in five pages of fine print.

Medicare's consumer handbook does warn that COBRA coverage isn't "considered coverage based on current employment," but it doesn't explain why that's important.

Dan's unpaid bills totaled only about $60. The couple is now enrolled in Medicare. We also connected them with the Illinois Department of Insurance, which suggested that they file a complaint and offered to try to get the COBRA insurer to pay the $60.

What does that mean for consumers?

If you are over age 65 and about to leave a job, sign up for Medicare before your last day so that it's in place before your workplace coverage ends. (The same is true for Medicare-aged spouses covered under the employer's plan.) At that point, COBRA is generally not worth the money. One-on-one counseling is available free through your state's Health Insurance Assistance Program. Go to ConsumerReports.org/cro/SHIP for details.

→ **FED UP WITH A COMPANY'S CUSTOMER SERVICE? Contact Consumer Reports' Problem Solver at problemsolver@cr.consumer.org.**

READER ROUNDTABLE

Quick Car Tips

At the end of a record-setting year for recalls, Consumer Reports' head of auto coverage, Mark Rechtin, hosted a live Twitter chat, answering readers' questions with some practical advice—and one flight of fancy. Here, the highlights:

DO YOUR RESEARCH WHEN BUYING A USED CAR Check the dealer's receipts for previous service and maintenance work. (He or she should have access to all of them, with the previous owner's name redacted.) Recalls and maintenance info should also show up when you check the vehicle's identification number (VIN) against records at the National Highway Traffic Safety Administration (NHTSA), at safercar.gov/vinlookup.

UNCOVER 'SECRET' WARRANTIES Technical service bulletins (TSBs) are issued by manufacturers when something needs to be fixed in the car you own—or want to buy. So you're smart to be aware of them. Chances are they will also save you time and money, directing you to free or discounted service work. Go to safercar.gov, click on "Vehicle Owners," then on "Search for All Recalls, Complaints & Investigations." Enter your car's make, model, and year, then click on the "Service Bulletins" tab.

THE ULTIMATE DREAM CAR? For Rechtin, it's a toss-up between a BMW M5 (E39 era), a Mercedes-Benz 500E (124 series, Porsche-made), and a Lancia Fulvia, circa 1968-70. A different take on luxe came from Twitter follower @NewBernWolf: "Limo, 40+ mpg, with chauffeur."

→ **GET OUR TOP CAR PICKS Out of the hundreds of cars we've tested, we've chosen the best. See the big reveal on Feb. 24 at ConsumerReports.org/cro/cars/autos-spotlight, then get the whole story in our April autos issue, coming next month!**

PHOTO ILLUSTRATIONS BY PAUL SAHRE

GRIPE-O-METER

How to Win at E-Mail

The humiliating cyberattack against Sony Pictures is a reminder that electronic mail is anything but private. We recently asked more than 1,000 Americans what bothers them most about e-mail—and got expert advice to help you take control.

1 in 4

AMERICANS RECEIVES WORK-RELATED E-MAIL OUTSIDE OF TRADITIONAL WORK HOURS.

TIP

Turn off your phone the minute you get home from work. 'It actually fuels you to be more productive the next day.'
—Marsha Egan of InboxDetox.com

More than half

of Americans hate it when they request an e-mail with information (like a password reset) and it doesn't arrive.

TIP

Track your online passwords through an app like LastPass. Try it free at lastpass.com.

2 in 5 Americans

have received e-mail in the past year promising to enhance their libido or certain parts of their anatomy. (It annoys women more than men.)

65%

OF AMERICANS USE E-MAIL DAILY

3 RULES:

'DON'T TOUCH AN E-MAIL TWICE.'
—Charles E. Hudson, a venture capitalist and co-author of "Inbox Freedom: The Zen Master's Guide to Tackling Your Email and Work."

'E-MAIL IS FOR FACTS, NOT FEELINGS.'
—Marsha Egan. "If there's any chance your e-mail can be misinterpreted," she says, "it probably will be, no matter how many smiley faces you put at the end."

'NEVER CLICK A LINK IN AN E-MAIL.'
—Robert Siciliano, online security expert with TheBestCompanys.com. If you're curious, type the address into your browser instead.

3 in 5

PEOPLE ARE ANNOYED BY

good luck e-mail chains that they're supposed to pass along.

KEEP YOUR 'CUTE' TO YOURSELF

29 percent are irked when links to videos of cute puppies, kittens, kids, and the like show up in their inbox.

78%

HATE RECEIVING JUNK E-MAIL FROM WHICH THEY CAN'T UNSUBSCRIBE

TIP

Unroll.Me helps you get off annoying e-mail lists.

1/3 RECEIVE

- **unwanted political e-mail.**
- **e-mail advertising medication from foreign pharmacies.**
- **e-mail that takes a long time to load.**

TIP

'Stay out of your spam folder. Your internet provider knows what to look for, and that's where all the phishing e-mails end up.'
—Robert Siciliano

ICONS: GETTY IMAGES

ASK OUR EXPERTS

Could I Be Nuking Nutrients Along With My Veggies?

Q. A friend told me that microwaving destroys some of the nutrients in most foods. Many frozen vegetables have instructions to specifically use the microwave. Am I losing nutrients when I follow them?

–Jonathan B. Tocks, Mechanicsburg, PA

A. It may be true that certain nutrients, such as vitamin C, will break down when exposed to heat, whether from a microwave or another source. But generally speaking, cooking in a microwave probably preserves more of the nutrient content of foods because the cooking times are shorter. Food molecules aren't diluted by moisture during the process of microwaving, so nutrients aren't lost as they would be with, say, boiling. When you cook vegetables in water, some of the nutrients will leach out; that said, you can stir that nutrient-rich cooking water into your sauces or soups.

→ **WE HAVE MORE THAN 140 EXPERTS ON CALL** They research, test, and compare—so you don't have to! Share your toughest questions at ConsumerReports.org/askourexperts ... and watch this space for the answers.

How Do I Keep My IRA Safe From Cybertheft?

Q. I have all of my finances at one mutual-fund company (Vanguard). Is there any possibility that I could wake up one morning and find out that a cyberthief has completely wiped me out?

–Rita M., via e-mail

A. Cybertheft of mutual-fund assets is rare so far, although hackers are becoming more sophisticated. The Securities and Exchange Commission requires mutual funds to operate a program that identifies, detects, and responds to red flags of identity theft, but the companies aren't required to restore assets stolen by hackers.

We checked with the 10 largest mutual-fund families and found that Vanguard does have a voluntary online fraud policy that promises to reimburse assets stolen in unauthorized online transactions; so does Fidelity. Franklin Templeton Investments, OppenheimerFunds, and T. Rowe Price say that restoration of stolen assets is determined on a case-by-case basis. We found no guarantees on the websites of American Funds, JP Morgan, or PIMCO, and those funds didn't respond to our requests for elaboration.

To get protection, Vanguard requires (and Fidelity requests) that you follow certain safeguards, which you should be doing anyway. They include:

- Regularly reviewing your account statements and promptly reporting any errors or suspected fraud.
- Protecting your username, password, and other security info.
- Keeping up-to-date security on any computer or other device you use to access your account (firewall, antispyware, and antivirus software).

- Not responding to, clicking a link in, or opening an attachment in e-mail that you suspect might be fraudulent and that requests personal financial information.
- Cooperating in the investigation and prosecution of the fraud.
- Taking advantage of two-factor authentication offered by many brokerage firms, which provides an additional layer of protection if your password has been compromised.

Is There an LED Bulb That Works Like a 3-Way Incandescent?

Q. Every lamp in my house uses a three-way incandescent bulb; sometimes you just don't need more light. I'd like to convert to LED/CFL bulbs, but there don't seem to be any that will fit a standard lamp with a three-way switch. Anything on the horizon?

–Vicki Christensen, Apollo Beach, FL

A. Early last year we tested three versions of three-way LED bulbs (one manufactured by Switch and two from Lowe's sold under the Utilitech PRO store brand). Our conclusion is that it's best to continue using incandescent versions of three-ways until the prices come down. Each LED bulb costs $20 to $55; the incandescent versions were $2.60 to $4. That said, you could try three-way CFL bulbs for $10 to $12, which have been available for many years.

ILLUSTRATIONS BY KELSEY DAKE

THE EMPOWERED CONSUMER

FAQs About GMOs

It can be tough to figure out why there's so much fuss over genetically modified ingredients in food. This will help you sift through the facts.

IT'S A GROWING CONTROVERSY: Should foods containing genetically modified organisms (GMOs), which are created in a lab by altering the genetic makeup of a plant or an animal, always have packaging notifying consumers of that fact?

Ninety-two percent of Americans believe that these foods—widely found in kitchens across the country—should be labeled before they're sold, according to a recent nationally representative survey of 1,004 people from the Consumer Reports National Research Center. (Last year our tests discovered that GMOs were present in many packaged foods, such as breakfast cereals, chips, baking mixes, and protein bars.)

Demand for non-GMO foods has skyrocketed: In 2013, sales of non-GMO products that were either certified organic (by law, organic products can't be made with GMO ingredients) or that carried the "Non-GMO Project Verified" seal increased by 80 percent, according to the Nutrition Business Journal. It has prompted a growing number of companies to avoid using GMOs in new products or to voluntarily reformulate existing ones so that they can sport reliable non-GMO labels. PepsiCo, for example, sells Stacy's Simply Naked bagel and pita chips with the Non-GMO Project Verified seal; General Mills, which introduced a non-GMO original Cheerios cereal early last year, also has the non-GMO product lines Cascadian Farm and Food Should Taste Good.

Yet GMO labeling has become a hot-button issue: Vermont passed a GMO labeling law last April. Last fall, the question of whether food manufacturers should be required to list GMO ingredients on their product labels was put to voters in Colorado and Oregon. On both sides were strong arguments and a lot of money spent—mostly on the part of food and chemical industry opponents to labeling. (In the Colorado election, for example, they outspent labeling supporters by about 16 to 1.) The measure was rejected in Colorado, and it failed in Oregon by a razor-thin margin in a recount—837 votes.

In an interesting twist, some food companies that expressed strong opposition to such mandatory labeling are the same ones turning out new non-GMO products. "They are experimenting, in case labeling does become mandatory and boosts demand for non-GMOs," says Nathan Hendricks, Ph.D., an agricultural economist at Kansas State University. "Of course, they may do this without too much fanfare to avoid raising questions about why they're removing GMOs from some of their products but not others."

With so many voices in the conversation and products on the market, how can you make buying decisions that are best for you and your family? Our Q&A helps you separate fact from fiction.

DO YOU REALLY KNOW WHAT'S IN THAT BASKET? Consumer Reports tests have found that many processed foods, including some of the products pictured here, might contain genetically modified ingredients. If you want to be certain your food isn't made with GMOs, look for the "Non-GMO Project Verified" seal—or buy organic.

Are GMOs Bad for My Health?

Those who support using GMOs point out that Americans have been eating foods containing them for more than 15 years

PROP STYLING: WENDY SCHELAH

PHOTOGRAPH BY TRAVIS RATHBONE

and that there's no credible evidence that people have been harmed. But saying there's no evidence of harm isn't the same as saying they've been proved safe. "The contention that GMOs pose no risks to human health can't be supported by studies that have measured a time frame that is too short to determine the effects of exposure over a lifetime," says Robert Gould, M.D., president of the board of Physicians for Social Responsibility.

A joint commission of the World Health Organization and the Food and Agriculture Organization of the United Nations has established a protocol for evaluating the safety of GMOs, which it says have the potential to introduce toxins and new allergens (or increase levels of existing ones), or cause nutritional changes in foods and other unexpected effects. Other developed nations have used those guidelines in their mandatory premarket safety assessments for genetically modified organisms. But the Food and Drug Administration doesn't require any safety assessment of genetically engineered crops, though it invites companies to provide data for a voluntary safety review.

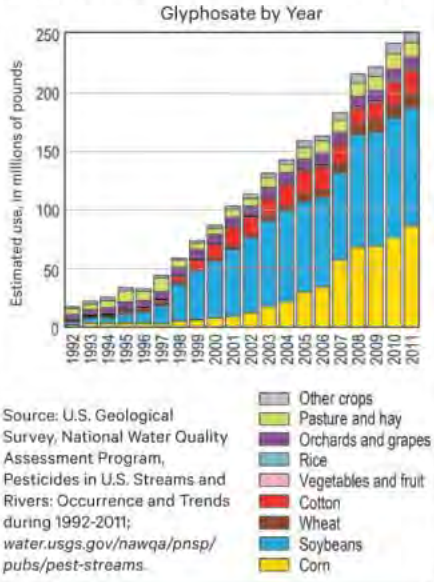
Animal studies–commonly used to help assess human health risks–have suggested that GMOs might cause damage to the immune system, liver, and kidneys. More studies are needed to determine long-term effects. And the ability of researchers to track potential health effects of GMOs in the human population is hampered by the absence of labeling. "Physicians need to know what their patients are eating," Gould says. "If your patient has a problem with food allergies or other side effects that may be related to GMOs, it's difficult to identify any links unless these foods are labeled."

Why the Labeling Debate?

GMO labeling is mandatory in more than 60 countries but not in the U.S. Opponents to mandatory labeling here often say that it unfairly implies that foods with genetically engineered ingredients are unsafe. Those in favor of mandatory labels–including Consumers Union, the advocacy arm of Consumer Reports–argue that even if the jury is still out on the health impact of GMOs, shoppers have a right to know what's in their food. "Producers already must label foods that are frozen, from concentrate, homogenized, or irradiated," says Jean Halloran, director of food-policy initiatives at Consumers Union. "GMO labeling is one more piece of helpful information."

It's not surprising that much of the opposition to GMO labeling comes from GMO seed manufacturers and the food industry, who have spent a lot of money to get their position out to the public. Among those contributing the most to oppose the Colorado measure were Coca-Cola, DuPont, Kraft Foods, Monsanto (which produces seeds for GMO crops), and PepsiCo. The Grocery Manufacturers Association, the Snack Food Association, the International Dairy Foods Association, and the National Association of Manufacturers have filed a lawsuit to overturn Vermont's labeling law.

Pesticide Boom: Glyphosate on the Rise



Source: U.S. Geological Survey, National Water Quality Assessment Program, Pesticides in U.S. Streams and Rivers: Occurrence and Trends during 1992-2011; *water.usgs.gov/nawqa/pnsp/pubs/pest-streams*.

Which Foods Contain GMOs?

The vast majority of corn, soy, canola, and sugar beets grown in the U.S. are now genetically engineered, and they are often used as ingredients in processed foods.

The food industry is also pushing to further expand the use of genetic engineering. A new form of salmon that is genetically altered to grow to maturity twice as fast as wild salmon is currently undergoing a safety review by the Food and Drug Administration. If approved, it would be the first genetically engineered animal to be marketed.

The Department of Agriculture recently approved a potato that is genetically engineered to resist bruising and to have potentially lower levels of acrylamide, a suspected human carcinogen that the vegetable can produce when it is cooked at the high temperatures used to make potato chips and french fries. The FDA hasn't completed a voluntary safety review for the new GMO potato yet, but McDonald's has stated that it is sticking to its current policy of using only non-GMO potatoes for its fries.

Do GMOs Harm the Environment?

One main selling point for crops containing GMOs has been that they reduce the use of pesticides. The use of insecticides (which kill bugs) has declined since these crops were introduced in the mid-1990s, but the use of herbicides (which kill weeds) has soared.

The majority of corn, soybeans, and other GMO crops grown in the U.S. are genetically engineered to be resistant to glyphosate, a weed killer better known as Roundup. Roundup is made by Monsanto, which also produces the seeds that enable crops to survive being doused with the herbicide. Since that technology was introduced in 1996, there has been almost a tenfold increase in the use of the herbicide, as illustrated in the graph from the U.S. Geological Survey (see above).

That in turn created an epidemic of

super-weeds, which have quickly evolved to become immune to glyphosate. A survey conducted by Stratus Agri-Marketing in 2012 found that almost half of farmers throughout the U.S. are now battling the crop-choking plants.

The solution proposed by the biotech industry? Creating a new generation of crops that are genetically altered to be immune to glyphosate and to other herbicides that are capable of killing the glyphosate-resistant super-weeds. Dow AgroSciences recently got the green light from federal officials to sell its new Enlist brand of GMO corn and soybeans, which are both engineered to be resistant to glyphosate as well as to an herbicide known as 2,4-D.

The USDA has estimated that Dow's new GMO corn and soybean crops would at least triple the use of 2,4-D and could lead to an almost sevenfold increase over the next five years. "Since this is likely to make even more weeds immune to both Roundup and 2,4-D, this 'solution' to the super-weed problem makes about as much sense as pouring gasoline on a fire to put it out," says Charles Benbrook, Ph.D., a research professor at Washington State University who also serves on a USDA advisory committee on agricultural biotechnology.

Significant increases in the use of these herbicides could potentially affect consumers' health as well, because residue from the chemicals can end up in food crops. In a letter to the Environmental Protection Agency raising concerns about increased exposure to 2,4-D that would result from approval of Dow's new GMO corn and soy, a group of 70 scientists, doctors, and other health professionals pointed out that studies in humans have reported associations between exposure to the herbicide and increased risks of non-Hodgkins lymphoma, birth defects, and other reproductive problems.

Will GMO Labeling Drive Up Grocery Prices?

Mandatory labeling that informs consumers about whether their food contains GMOs would add less than a penny a day to their grocery bills, according to a recent analysis of existing studies commissioned by Consumers Union and conducted by the independent economic research firm ECONorthwest.

Opponents of labeling cite industry-financed studies suggesting that food prices would soar, boosting a typical family of four's spending at the supermarket by $400 to $800 per year. But the Consumers Union analysis found that the median cost that might be passed on to consumers was just $2.30 per person annually—or $9.20 for a family of four.

Why such a big difference? The industry's estimate assumes that if consumers know that a product contains GMOs, they'll perceive it negatively and won't buy it. Food producers would then, in many cases, replace GMOs with much more expensive organic ingredients, and food prices would escalate.

But in countries where GMO labeling is required—including many where American food companies sell their products—food prices haven't increased as a result of mandatory labeling. And as our recent GMO testing showed, food products don't have to contain all-organic ingredients to qualify as non-GMO.

Did You Know?

Because corn and soybeans are the most widely planted genetically modified crops in the U.S., it's not surprising that you'd find GMO corn in tortilla chips or GMO soy in some meat substitutes. But those genetically engineered ingredients also pop up in places you might not expect. Some spices and seasoning mixes contain GMO corn and soy. And soft-drink ingredients that might be derived from genetically modified corn include not only corn syrup but also the artificial sweetener aspartame, glucose, citric acid, and colorings such as beta-carotene and riboflavin.

Products and Politics: GMO Info at Your Fingertips

The upside of all the publicity generated by the GMO debate is increased awareness among consumers, who are often moved to reach out to companies to find out what's in their food, says Megan Westgate, executive director of the Non-GMO Project. It certifies through third-party testing that products carrying its seal qualify as non-GMO.

"I don't think people realize how much power they really have in the marketplace," Westgate says. The Non-GMO Project Verified seal, launched in 2010, now appears on more than 22,000 products that represent $8.5 billion in annual sales at retailers across the country. "At least 200 companies that have come to us to become non-GMO verified have said they were prompted to make that change because of calls or letters they'd gotten from consumers."

To help you exercise that power, the Non-GMO Project recently launched a free iPhone app, available on iTunes, that allows you to search for products verified as non-GMO. If your favorite food isn't listed, the app directs you to a form to let the manufacturer know that you would like it to be. Consumers who want to avoid GMOs can also express their preferences in the marketplace by buying certified organic foods. Consumers Union, the policy arm of Consumer Reports, favors labeling and premarket safety testing of GMO foods and supports state bills and measures to that end. We also strongly oppose the introduction of a food- and chemical-industry supported federal bill that would preempt all state GMO food-labeling laws and would allow the "natural" label to be used on GMO foods.

→ **For updates on legislation, go to NotInMyFood.org/gmo-demand-your-right-to-know.**

PHOTO: GETTY IMAGES

The UPDATE

WHO DOES IT
46 percent of account holders share sign-ons with people outside of their households.

WHAT'S ALLOWED
Close family members are usually OK as account sharers.

THE LIMITS
Some services permit just a few simultaneous streams.

OVERSHARING?

Lots of people have no qualms about giving friends access to their streaming account. Problem—or not? See page 16.

PHOTOGRAPH BY TRAVIS RATHBONE

PROP STYLING: WENDY SCHELAH

To Share or Not to Share?

If you use Amazon Prime, HBO Go, Hulu Plus, or Netflix, chances are you've shared your log-in info with friends–or even strangers. Here's what you need to know to stay out of ethical and legal hot water.

HANS DOESN'T WANT his last name revealed. That's because the 22-year-old, who attends college in Oregon, is on shaky legal and ethical ground. For the past few years, Hans' entire family has logged into HBO Go using the credentials of his sister's ex-boyfriend, accessing the cable channel's Internet streaming service to watch movies and TV shows. Hans has mixed feelings about leeching off the former beau, a cable subscriber who apparently doesn't change his password very often. But those concerns don't extend to HBO. "I'm not feeling super guilty about it," Hans says.

Apparently, a lot of people feel the same way. A survey conducted in December 2014 by the Consumer Reports National Research Center revealed that 46 percent of American adults with streaming media accounts admitted to sharing log-in credentials with people living outside of their homes, which could include kids living at college, other family members, and friends. And the numbers are likely to grow as streaming video becomes more popular. Our survey found that about half of U.S. households reported having access to at least one of the big services: Amazon Prime Instant Video, HBO Go, Hulu Plus, Netflix, or WatchESPN.

The situation would seem certain to provoke a corporate backlash. Are cease-and-desist orders and lawsuits poised to be unleashed on consumers? In short, the answer is no–at least not yet. Streaming media companies contacted by Consumer Reports said they had no plans to get tough with cheaters. Cliff Edwards, a Netflix spokesman, told us that a crackdown is "honestly not even a conversation in the company right now."

However, streaming services could reconsider their stance on account sharing as business models evolve. This year HBO plans to start allowing users to purchase access to its streaming content without a cable TV subscription, which is currently required. By early January, the company hadn't said what the service would cost or what content would be available. But if a new streaming-only service eventually prompts fans to drop HBO channels from their cable packages, the company could choose to clamp down on freeloaders to avoid losing subscription revenue.

A new, punitive era seemed to be starting back in 2011, when Tennessee made account sharing illegal. Since then, however, streaming content providers haven't shown any interest in using the law. In fact, Netflix has softened its rules. A few years ago, subscribers were required to register each device they wished to use–a Roku player, a tablet, or a laptop, for instance–with a total limit of six devices. That policy has been dropped. One 37-year-old woman living in New York City (who requested anonymity) has shared her Netflix password with her extended family in the Dominican Republic. "Then one cousin told another cousin," she says. "I'm pretty sure it went far and wide out there." If account sharing across national borders doesn't trip alarms at Netflix, it's hard to imagine what will.

WHEN SHARING IS OK

Most streaming services let multiple household members watch programs on their own devices, whether they are at home or on the road. Here are some rules of thumb:

☑ **DEFINITELY OK.** Sharing your log-in credentials with family members living at home. Accessing your content on multiple devices.

☑ **PROBABLY FINE.** Sharing log-in credentials with your kids living at college or on their own.

☒ **TO BE AVOIDED.** Broadly sharing credentials with acquaintances. For your own digital privacy, don't use the same password for your streaming account that you use for e-mail, Wi-Fi, or other services.

Vague Terms of Service

Company priorities aside, it is unclear whether people who widely share log-in credentials are breaking criminal laws, at least outside of Tennessee. Some violations of online terms of service could potentially violate federal criminal laws. But the language used in those agreements can be ambiguous.

Consider Amazon Prime Instant Video. In one document on its site, Amazon says, "You can stream up to two titles at the same time using the same Amazon.com account." Yet, elsewhere the company states that although Amazon Prime members can share their shipping discounts within certain limits, "other Amazon Prime membership benefits such as Prime Instant Video, Prime Music, and the Kindle Owners' Lending Library can't be shared." Read literally, the statements conjure the strange scenario of an Amazon Prime user viewing two different Prime streams on two devices at the same time. It's more likely, though, that a spouse or child in the household would view the second stream.

In other cases, a company's terms of service are undermined by public statements from executives. For instance, HBO Go's terms of use state that access to each account is to be "limited to members of your immediate household only." And a statement provided by a representative reads in part, "The HBO Go service

ICON: ARTHUR SHLAIN FOR THE NOUN PROJECT

is meant to be used by the members of a household with an HBO subscription. We do not encourage password sharing outside of that household, and we limit viewing to three concurrent streams."

Last year, however, company CEO Richard Plepler told BuzzFeed that account sharing is "in many ways a terrific marketing vehicle for the next generation of viewers, and it is actually not material at all to our business growth." People apparently pay more attention to such statements than to click-through agreements. One consumer who admits to sharing log-in credentials wrote in an e-mail that using a parent's HBO Go password was not only common, but "I think even officially endorsed by HBO."

As for the leader in the field, Netflix doesn't specify in its terms of service who can share access, though it says that account owners shouldn't share their passwords with anyone. Four people can stream content simultaneously under the $12-per-month premium plan. However, company CEO Reed Hastings clarified his perspective during a 2013 earnings call. "We usually like to think that a husband and wife can share an account and that that's perfectly appropriate and acceptable," he said. "If you mean, 'Hey, I got my password from my boyfriend's uncle,' then that's not what we would consider appropriate."

Extreme Account Sharing

That might be news to Hans. Though his family doesn't subscribe to HBO, it does have a Netflix account–and his sister shares the log-in credentials freely. The password is so well-traveled that users regularly run up against the simultaneous streaming limit. To watch a movie, someone in the family winds up changing the password every three to six weeks, Hans says. The account has been accessed by

Streaming Services: The Rules

Providers can restrict sharing through stated policies or, more effectively, by limiting how many content streams can play at the same time. Each provider has its own rules. In the table below, we summarize the basics as outlined in each company's published policies.

Service	Concurrent Streams Allowed	Price	Our Take
Amazon Prime	2	$99 per year (including free two-day shipping)	Though Amazon doesn't explicitly limit video streaming to those in the Prime member's household, other clauses are confusing.
HBO Go	3	Included with broadcast HBO subscription	HBO is the most clear-cut in its account sharing rules, limiting streaming to a single household.
Hulu Plus	1	$8 per month	By allowing only a single stream per account and stating that it's for individual use only, Hulu Plus strongly discourages account sharing.
Netflix	1, 2, or 4, depending on your plan	$8 to $12 per month	Netflix's rules are worded so permissively that it's hard to imagine the company objecting to account sharing.
WatchESPN	No stated policy (we created six concurrent streams and never hit a limit)	Included in price of most cable/satellite subscriptions	ESPN does little to restrict account sharing—it uses the vague guidelines of other online products owned by Disney and does not specify a limit on concurrent streaming.

Survey Shows Many Streamers Share Freely

AMERICANS LOVE STREAMING SERVICES ...

51%

of U.S. households say they access Amazon Prime Instant Video, HBO Go, Hulu Plus, Netflix, and/or WatchESPN.

ESPECIALLY YOUNGER AMERICANS ...

68%

of those ages 18 to 44 vs.

37%

of those ages 45-plus use those services.

AND THEY SHARE THEIR PASSWORDS FREELY

46%

of respondents who use a streaming service share their account with someone outside their household (which may include college-age children living away from home or other family members who live elsewhere).

The Consumer Reports National Research Center fielded this phone survey from Dec. 18 to 21, 2014, reaching 1,005 consumers 18 and older by landline and cell phone. The average age of the survey respondents was 46. The reported data is nationally representative of the U.S. adult population, with a margin of error of plus or minus 3.1 percentage points.

at least 25 people, and counting. Netflix has shown little sign that it is concerned about such widespread account sharing, however–and for good reason.

Despite the superficial similarity, streaming video providers aren't facing the same danger that the music industry did in the early 2000s, when digital file-sharing services such as Napster were cutting into physical CD sales and companies fought to shut them down. Streamed content is different from pirated movies, songs, and television shows that are distributed as bootleg discs or as downloadable torrents. Each illicitly shared single, album, film, and TV episode represents an enduring loss for the company that owns it. Once you have one digital copy of "The Lego Movie," there's no reason to buy another one later. Streaming services are more like utilities. Once hooked, users will keep coming back for fresh content every month–and they'll still want it even if today's freewheeling culture of shared log-in credentials comes to an end.

Why It Will Continue

The streaming services aren't looking the other way by accident, says Dan Rayburn, principal analyst at Frost & Sullivan and a founding member of the Streaming Video Alliance. "If they really felt the impact to their bottom line in some way, they'd do something about it," he says. If you think about it, the situation could become a problem for cable TV providers long before a streaming service such as Netflix has reason to worry. If you can get great TV and movies free, you might be tempted to drop your entire cable TV package. But that's speculation. So far, despite the attention paid to cable cord-cutters, the numbers are small. "For 2014, it looks like, combined, all pay TV providers [lost] about 400,000 subscribers," Rayburn says. "That's not even half of 1 percent of the total pay TV market."

Assuming streaming providers eventually decide to crack down, it will be easy. HBO Go, for example, allows up to three concurrent content streams; engineers could throttle that back. Or they could force users to register a limited number of devices for use with their streaming service.

If executives feel like putting their attorneys to work, they might start pursuing violators for breach of contract, tightening up their terms of service where necessary. But analysts and attorneys we asked didn't expect that to happen soon. "The cost of pursuing a legal claim is extraordinary, compared to the breach of the terms of use," says Miles Feldman, an entertainment and IP attorney, and litigation partner at Raines Feldman in Beverly Hills. "And they don't want to alienate their user base." That's a lesson learned from the missteps of the music industry.

For now, consumers who are happily squatting on other people's streaming accounts are living through halcyon days. And they will last as long as building the market for streaming content is more important to corporate players than plugging leaky revenue pipes. In the words of HBO's CEO: "We're in the business of creating addicts."

SUBSCRIBERS WHO SHARE THEIR ACCOUNT WITH SOMEONE OUTSIDE THEIR HOUSEHOLD. (SAMPLE SIZES FOR HBO GO AND WATCH ESPN WERE TOO SMALL TO REPORT PERCENTAGES.)

46% Netflix

37% Hulu Plus

29% Amazon Prime

Low-Cost Alternatives to Cable TV Service

Attention, would-be cord-cutters: Dish Network has a new, low-priced offering that could have you sharpening your scissors. The satellite TV company's Sling TV service streams live and on-demand TV programming via an Internet connection to TVs, smart phones, tablets, and computers for just $20 per month—far less than the typical cable or satellite TV bill. The service was announced at the 2015 Consumer Electronics Show in early January.

To use the service, you don't need a satellite dish or any hardware, and there's no contract or up-front costs. Just download the Sling TV app or access it (soon, according to Dish) on Amazon Fire TV and Roku devices, among others. It's cheap, it's easy, and it could be a game-changer.

The starter package delivers 12 channels (notably ESPN and ESPN2, plus ABC Family, Adult Swim, Cartoon Network, CNN, Disney Channel, Food Network, HGTV, TBS, TNT, and Travel Channel) and some video on demand. Add-on kids' and news packages cost an additional $5 per month each. Dish said it would introduce a sports package and other add-ons, and add more channels to the basic package later this year.

Sling TV doesn't include premium channels such as HBO and Showtime, or broadcast networks such as ABC, CBS, Fox, and NBC. However, you could piece together a reasonable approximation of a cable package using an over-the-air antenna for broadcast networks plus Sling TV and HBO's over-the-Internet service, expected sometime this year.

100+

Number of helmets we purchased; 10 to 12 samples per model. Once a helmet has been in an accident, you should toss it. We do.

8.75 pounds

Impact weight applied to a helmet's chin strap to see whether it will stretch or break in our restraint-system test.

$13,000

Amount we spent on helmets.

13.9 mph

The speed at which the helmet hits the flat metal surface of the test machine.

120 hr.

Time we spent testing helmets this year.

20 mph

Speed at which our testers ride on a motorized bike to assess each helmet's ventilation. (They rate airflow as direct, diffused, or minimal.)

The Way We Test

Bike helmets take a brutal pounding in our labs so that your head won't in a collision.

PHOTOGRAPH BY MICHAEL SMITH

PRO TIPS

Try a Size Down

You want a helmet that's snug, so put on the one you think will fit; then try a smaller version. If you're ordering online, make sure that you can exchange it without penalty.

Measure an Inch

That should be the maximum distance between the top of a properly fitting helmet and your eyebrows.

Say 'Ah'

You'll know your chin strap is tight enough when you open your jaw halfway and feel the top of the helmet press down on the top of your head.

What We Learned

Our ongoing tests revealed one dud: The chin-strap buckle on the Cannondale Teramo (not pictured) broke in 4 out of 5 helmets. Though the company disagrees with our results, saying that no injuries have been reported, we have issued a Do Not Buy for that model. Look for full bike helmet Ratings in our June issue.

TECH TALK

Rev Up Your Battery Choices

Our latest tests show how some alkalines can compete with lithium–and save you money

AA BATTERIES MAY BE the unsung heroes of electronics gear. They power remote controls for TV sets and wireless mice for computers, as well as many toys and other popular gadgets.

But not all batteries are created equal. So we tested the most popular brands to make sure you're getting the most energy for your buck. Should you go with a name brand, or are discount brands able to go the distance? When do you need advanced lithium batteries, and when do alkaline ones do just as well? And does a more expensive battery guarantee longer life?

Our test scenarios were based on typical battery usage in toys and in flashlights. Our toy test mimicked an hour per day of continuous play. A second test involved turning a flashlight on for 4 minutes every hour for 8 hours, then leaving it off for 16 hours. We repeated each test until the batteries were drained.

The two lithium models we tested (Energizer Ultimate Lithium and Energizer Advanced Lithium) outperformed all of the alkaline batteries. But alkalines are far less expensive, and several brands came close to the lithiums in performance. Within the 13 alkaline brands, we saw a fairly wide range of performance, but seven are recommended. The top-scoring alkaline battery–Duracell Quantum–was not significantly different from the high-scoring lithium models, and it costs less than half as much. It's a cheaper option than lithiums for some situations that use power for extended periods, such as often-used flashlights.

We prefer lithium batteries to alkalines for infrequently used or hard-to-access devices, because of lithium's higher stability (it has less of a tendency to "self-drain" or lose power over time when it's not being used).

You should use lithium batteries in high-drain devices such as toys. Alkalines are a good cost-effective choice for low-drain devices such as flashlights and remote controls. Most alkaline batteries have a shelf life of about seven years, though some makers claim up to 10 years. And you don't have to store them in the refrigerator to prolong life, contrary to any advice you might have heard.

Ratings: AA Batteries

Scores in context: Of the 15 AA batteries tested, the highest scored 96 and the lowest scored 58. Recommended products offer top performance. CR Best Buys blend value and performance.

☑ CR Best Buy
☑ Recommended
● Excellent ◓ Very Good ○ Good ◒ Fair ● Poor

A. LITHIUM BATTERIES

Rec.	Rank	PRODUCT	PRICE*	SCORE	TEST RESULTS: Flashlight	TEST RESULTS: Toy
☑	1	**Energizer** Ultimate Lithium AA	$2.50	96	●	●
☑	2	**Energizer** Advanced Lithium AA	$2.25	94	●	●

B. ALKALINE BATTERIES

Rec.	Rank	PRODUCT	PRICE*	SCORE	TEST RESULTS: Flashlight	TEST RESULTS: Toy
☑	1	**Duracell** Quantum AA Alkaline	$1.00	91	●	●
☑	2	**Duracell** Coppertop AA Alkaline	$1.20	84	◓	●
☑	3	**Kirkland Signature** (Costco) AA Alkaline	$0.27	84	◓	●
☑	4	**Duracell** Ultra Power AA Alkaline	$1.00	82	◓	●
☑	5	**CVS** Max AA Alkaline	$0.84	82	◓	●
☑	6	**Rayovac** Advanced High Energy AA Alkaline	$0.85	81	◓	●
☑	7	**Rayovac** Ready Power AA Alkaline	$0.74	78	◓	●
	8	**Walgreens** W Alkaline Supercell AA	$0.95	69	◓	◓
	9	**RadioShack** AA Alkaline	$0.75	68	○	●
	10	**Energizer** Max AA Alkaline	$1.00	67	◓	◓
	11	**Energizer** Industrial AA Alkaline	$0.50	66	◓	◓
	12	**AmazonBasics** AA Alkaline	$0.46	62	◓	○
	13	**Panasonic** Digital Power AA Alkaline	$1.42	58	○	○

*The price is per battery when bought in its smallest available multipack.

Get the Most From Your Batteries

- **Always use** batteries of the same type (alkaline or lithium), brand, and age in any device for consistent performance.
- **If a battery leaks** and its fluids get into your eye or make contact with your skin, rinse well with plenty of cold water and seek medical attention. Battery fluids can cause serious damage.
- **Don't carry** or store loose batteries along with metal objects. That could short-circuit the batteries.
- **If a battery feels hot,** changes color or shape, or seems abnormal in any way while in use or in storage—don't use it.

SCAM OF THE MONTH

Don't Click on Kimmel

Online celebrity traps can steal your info

YOU MAY NOT REALIZE IT, but you have a lot to fear from comedian Jimmy Kimmel and musician Bruce Springsteen.

Searching for those celebrities online could expose your computer to a virus or some other nasty surprise, according to a list of the most dangerous cybercelebrities prepared by computer antivirus software maker McAfee.

The company searched various celebrity names on the Internet, in some cases coupled with terms such as "downloads" and "MP4." McAfee concluded that those looking for the latest Jimmy Kimmel photos and videos had more than a 19 percent chance of reaching a website that has tested positive for online threats such as spyware, adware, spam, phishing, and viruses.

According to Google statistics, on average there are almost a quarter-million searches for Kimmel every month. The comedian replaces actress Lily Collins, who topped last year's list.

Cybercriminals know that celebrity names are heavily searched online, so they create malicious websites that exploit those search terms. When you go to such a site, you might unknowingly end up downloading malware that lets criminals steal personal information.

The other celebrities on the top 10 most-dangerous list are rapper Flo Rida, comedian Chelsea Handler, and singers Christina Aguilera, Jon Bon Jovi, Blake Shelton, Britney Spears, and Bruce Springsteen.

What should you do to avoid celeb traps?

USE OFFICIAL WEBSITES. Get info on entertainers from official sites, such as ABC.com for Jimmy Kimmel, advises McAfee. Avoid unknown third-party links.

USE ANTIVIRUS SOFTWARE. Make sure it is running and set to update automatically.

BE CAREFUL ABOUT PROVIDING PERSONAL INFORMATION. Be careful about giving out your e-mail address and other personal details, whether it's on Facebook or other social media, on a website, or in response to a request in an e-mail or text message.

AVOID DOWNLOADS. Don't download software, music, or videos from unknown sites.

BEWARE OF ATTACHMENTS. Don't open e-mail attachments from unknown sources, even if the subject line contains the name of a celebrity or anything else that interests you. Before opening attachments from people you know, verify that they actually sent them.

SURF WITH A SAFE BROWSER PLUG-IN. Use a browser plug-in, such as McAfee's free SiteAdviser, that warns you about dangerous websites. Such apps also may be built in to your browser, such as the phishing filter in Internet Explorer 7 and the SmartScreen filter in Internet Explorer 8 and 9.

Search at Your Own Risk

OK, you're probably not Googling numbers 2, 3, or 4 on this list—but be aware that these are the top five celebs whose clicks lead to malicious sites.

1 **Comedian Jimmy Kimmel**

2 **DJ Armin van Buuren**

3 **Actress and Dancer Ciara**

4 **Rapper Flo Rida**

5 **Singer Bruce Springsteen**

CELEBRITY PHOTOS: GETTY IMAGES; COMPUTER BUG BY ICONOCI FROM THE NOUN PROJECT

Source: McAfee.

RECALLS AND UPDATES

COFFEEMAKER OVERHEATS

Keurig is recalling more than 7 million coffeemakers because the water can overheat and spray out onto users, possibly burning them.

The unit involved is the Keurig Mini Plus Brewing System, model K10. The coffeemakers involved in the recall have an identification number starting with 31, followed by other numbers on a white sticker on the bottom of the brewer. They were manufactured between December 2009 and July 2014, and were sold at major retailers nationwide and online for about $100.

The company has received reports of 90 burn-related injuries.

Customers can contact Keurig for a free repair by going online to keurig.com.

AIR BAG RUPTURES

Ford is recalling some model year 2005-2008 Mustangs and 2005-2006 GT vehicles because of problems with a front air bag. In the case of a crash, the driver's-side air bag could rupture and metal fragments could spew out, causing injuries. More than 462,000 cars made from Aug. 1, 2004, to June 30, 2007, are affected. Ford will notify drivers and replace the front air bag free. Owners can call Ford at 866-436-7332 for more information. The problem is similar to air-bag recalls affecting more than a dozen car brands and almost 8 million vehicles, as reported in our January 2015 issue. For the latest news on auto recalls, go to ConsumerReports.org and click on the Cars link.

How to Make Your Home 10% More Valuable

Whether you're buying, selling, or staying put, you can boost your bottom line by $20,000 or more—thanks to our exclusive survey of more than 300 real estate pros and the advice of our on-staff experts

THIS IS A GREAT TIME to be selling a house—or buying one. With housing prices at recent highs (in some neighborhoods they're exceeding pre-2008 valuations), it's no wonder about 5.3 million homes are expected to change hands in 2015, up about 30 percent from the bottom of the crash, according to the National Association of Realtors.

Buyers as well as sellers can benefit. That's because purchasing a home is comparatively cheap right now, thanks to still-low interest rates (they recently dipped below 4 percent for a 30-year fixed mortgage). "A home buyer with the U.S. median income who buys the median-priced home will pay 15.3 percent of their income on their mortgage now," says Skylar Olsen, a senior economist at Zillow, the online real estate marketplace. "The historical number is 22.1 percent." And although home prices will continue to climb in 2015, they're expected to do so at a slower rate than in 2014.

So how do you make the most money, no matter which end of the transaction you're on? For answers, the Consumer Reports National Research Center turned to the people most in the know for answers—the real estate professionals who broker almost 90 percent of residential sales.

A panel of 303 pros from around the country (covering markets big and small, hot and cold, city and suburban) completed our recent online survey, filled with essential questions: What are the costliest mistakes sellers make? When is the best time to put a home on the market? How negotiable are broker's fees, really?

The answers may surprise you. If you're a seller, advice from the pros on smart presale fix-ups, coupled with our expert product ratings and tips, can help you get the best sales price for your home—an additional 12 percent, on average. With median single-family home prices hovering at about $205,000, that's a potential gain of $24,600. In pricier markets, the profits will go many times higher.

And both buyers and sellers can come out ahead with our guide to savvy financial and negotiating moves. Avoid the most typical mistakes and you could gain 11 to 20 percent, and even more in some markets, of the home sale's price.

April through June is prime home-selling season. So let's get started!

ILLUSTRATIONS BY AAD GOUDAPPEL

SMALL FIXES, BIG PAYOFFS
A fresh coat of paint here, some new fixtures there—a little investment can yield ample returns.

The Top 5 Ways to Raise Your Home's Value—Now

Real estate is a careful balancing act. Over-improving a property—say, by adding a swimming pool, sunroom, or home theater in neighborhoods where they're rare—will cost you because the market won't support the asking price you need to break even, let alone turn a profit. Under-improving your home, namely, by ignoring essential repairs, will also drag down its value. The following strategies strike the sweet spot between too much enhancement and not enough.

1. Clean Up, Clear Out

Cost Range: $0 (DIY)-$2,500 (Pro)
Potential Return: 3 to 5%*

Nothing drives away would-be buyers faster than clutter, grime, and the weird smells that accompany a messy home. Bruce Irving, a renovation consultant and real estate agent based in Cambridge, Mass., tells clients to imagine their boss is coming to dinner with his or her spouse. "Your home should be at least that nice on the day of any open house," he says.

Vital to the process is decluttering and depersonalizing the space as much as possible. Buyers will have a hard time imagining themselves in your home if it's filled with family photos and other personal effects.

For severely cluttered residences, or if you're downsizing and need help winnowing your possessions, consider hiring a professional organizer. Check the location-based member directory on the website of the National Association of Professional Organizers, at napo.net. "We're not counselors, but we have skills to help people think through why they're having trouble letting go of certain items," says Jennifer Lava, president of the Austin, Texas, chapter. In addition to making your current home more sellable, a pro can help you get off to an organized start in your new residence.

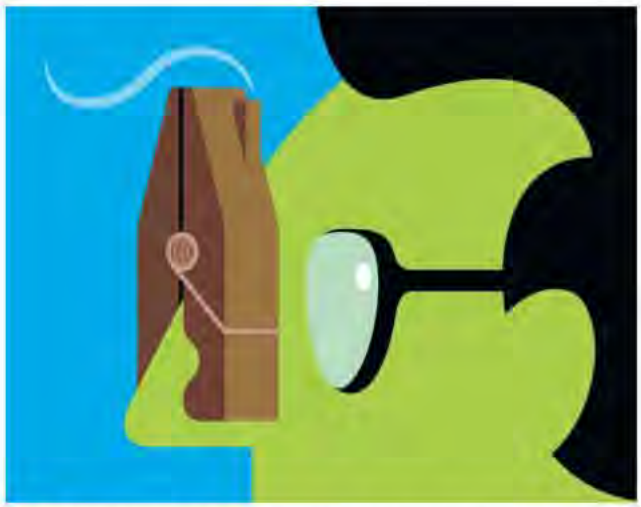
Depending on the level of clutter, an organizer may need one to three months to get your home ready for sale, at a cost of $600 to $2,500—money well spent if it helps your property move more quickly. The service might even be worth it if you plan to stay put for the time being because living in a cluttered home takes a psychological toll.

Before hosting the open house, remember to open the curtains and blinds because natural light is just as important as order to making a home feel bigger. And give the entire interior a thorough cleaning, including vacuuming, dusting, and wiping down every surface. Your boss might not be coming over, but someone in the position to write you a very big check hopefully is.

SMELL TEST

41

percent of surveyed real estate professionals put dirt, smells, and clutter on their list of costliest home-selling mistakes.



RED FLAG ODORS THAT WON'T GO AWAY

Smell is a powerful memory sense, so any funky aromas potential buyers detect in your home will linger for a long time.

Musty odors are the biggest concern because they could be a sign of mildew or even mold. It's important to eliminate the source of the smell, be it a damp carpet or wet ceiling tiles. Call in a professional for mold outbreaks that are more than 10 square feet. Smaller outbreaks can be scrubbed with water and detergent. Be sure to don gloves, goggles, and an N95 respirator, available at home centers.

It's also a good idea to air out damp parts of the home with a dehumidifier. The $250 Danby DDR60A3GP topped our list of large-capacity dehumidifiers and should handle the toughest situations, including a wet basement. For smaller, less dank areas, consider the $220 Frigidaire FAD504DWD or the $200 Sunpentown SD-31E, both of which aced our tough tests.

Smelly pets can be another deal breaker. If possible, get them out of the home while it's on the market. "I had a client who did that with her cats," says agent Bruce Irving. "They went to summer camp at the neighbor's." If that's not an option, he strongly recommends regular professional cleaning for as long as the home is on the market.

Certain types of cuisine, including those with heavy spices, leave a lingering smell, so try to keep them off the menu. And forget the Friday-night fish fry prior to weekend open houses. If your home is showing during nice weather, open the windows beforehand to bring in fresh air. Baking bread or cookies before the open house is an old trick that can be effective, but don't overdo it with air fresheners and deodorizers because people with allergies could react, plus they might give the impression that you're trying to hide an underlying problem.

*Potential increase in asking price, assuming home value of $205,000.

2. Spruce Up the Kitchen

Cost Range: $300-$5,000
Potential Return: 3 to 7%

It's a real estate adage that the kitchen, more than any other room, sells the home. But that doesn't mean you should drop tens of thousands of dollars on a new one before putting your house on the block. "Given all the volatility in the real estate market, you can't spend megabucks on any project, even a kitchen, and expect to get that money back," says Bill Wilson, a real estate professional in upstate New York. His first advice to clients is to make all of those minor repairs that can lead to serious second thoughts for buyers–the leaky faucet, the loose light fixture, the burn mark on the countertop.

Once you've made the kitchen fully functional, think about a gentle spruce-up. For a few hundred dollars, you can probably paint the walls, update the cabinet hardware, and add new curtains, which will give the space a clean, fresh look.

If the kitchen is badly outdated, increasing your budget to $5,000 might make sense, especially if you could be in the home for a few more years. A couple thousand dollars will get you a top-performing refrigerator, range, and dishwasher, all with popular stainless-steel finish (See "Appliance Suites," at right). New countertops and floors will cost about the same, especially if you go for DIY-friendly laminate and vinyl, both of which proved very hard-wearing in our tests. That will leave about $1,000 for odds and ends, such as light fixtures and a new faucet, as well as any necessary labor costs.

THE KITCHEN SELLS IT

53

percent of real estate professionals told us that the kitchen is among the most important rooms of the home to have in good shape before selling.

> **"Replacing a tired old carpet with durable tile could really pay off. Or you could go with vinyl flooring, which has become very cool and modern."**
>
> *–Bree Al-Rashid, Redfin real estate agent, Seattle*

Value Upgrades: Appliance Suites

Spending $2,220 on a new suite of appliances for the kitchen could add $2,000 to $6,000 to your home's asking price.

Appliance suites, which are from the same brand and in matching styles, create a coordinated look. Plus manufacturer rebates and store discounts often apply. Below are two suites to consider.

Kenmore, which is exclusive to Sears, offers solid value in our tests, and it tends to be among the least repair-prone brands.

Spending more on the LG appliance suite gets you slightly better style and performance, including French-door configuration on the refrigerator, though LG dishwashers have been more repair-prone.

CHEAP BUT EFFECTIVE

Dishwasher
Kenmore 13223
$600

Refrigerator
Kenmore 78033
$940

Gas Range
Kenmore 74132
$675

HIGH PERFORMERS

Dishwasher
LG LDS5040ST
$700

Refrigerator LG
LFC24770ST
$1,700

Electric Range
LG LRE3083SW
$1,000

3. Freshen Up the Bath

Cost Range: $300-$1,000
Potential Return: 2 to 3%

Buyers want to see that a home is clean and well-maintained, especially in the bathrooms. "Simple improvements like caulking the tub or re-grouting the tile floor will go a long way in the mind of a buyer," says Bree Al-Rashid, an agent with Redfin, an online real estate brokerage.

Installing new bathroom fixtures will make the space look brighter and more appealing. "I tell my clients to replace anything with a handle, especially if the home has hard water, since it causes so much metal corrosion," says Ginny Ivanoff, a real estate professional in Carlisle, Pa. Updating the mirror and lighting will improve the sensory experience.

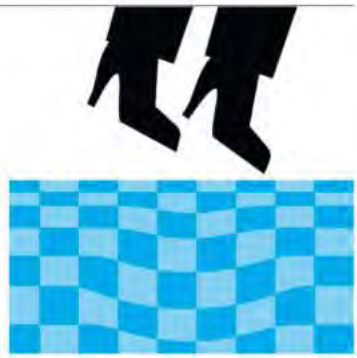
If you're not looking to sell right away, there are several larger upgrades that shouldn't cost a fortune, given the small dimensions of many bathrooms. For example, you might be able to add a new floor and vanity countertop for less than $1,000, especially if you use inexpensive vinyl and laminate.

Adding new toilets is also a smart upgrade because it can improve the look of a home while also making it more water-efficient. We recently tested toilets to see how well they handle solid waste (using sponges and plastic balls) without leaving unsightly stains inside the bowl or creating a deafening whoosh. See the Ratings on the facing page.

BATHROOM OR BUST

42

percent of real estate professionals said the bathroom is one of the most important rooms of the home to have in good shape.



RED FLAG BOUNCING BATHROOM FLOORS

Hidden water damage is a common problem in bathrooms. Whether the source is a leaky shower pan or a running toilet, excess moisture can cause the floor to become a little spongy over time—something astute buyers, and certainly their home inspector, will pick up on. Even if it costs $1,000 (more if there's structural damage), correcting the problem can be a smart investment.

Value Upgrades: Bath

Spending $2,000 on a new master bathroom floor and vanity countertop, a new toilet, and new fixtures for the sink and tub might allow you to raise the asking price by $4,000 to $6,000.

Match the mirror to the faucet finish for a coordinated look.

Vinyl floors are hard-wearing and affordable.

The $100 Glacier Bay N2428E toilet outflushes models costing many times more.

Choose a faucet with scratch-resistant PVD (physical vapor deposition) protection.

Because you don't need a lot of material, consider stone for the vanity top.

MIRROR AND FAUCET: GETTY IMAGES

Ratings: Toilets

Scores in context: Of the 32 toilets we tested, the highest scored 81; the lowest, 33. Below are the highest-scoring single-flush models, as well as all tested dual-flush models.

☑ CR Best Buy ☑ Recommended ● Excellent ◓ Very Good ○ Good ◒ Fair ● Poor

A. SINGLE-FLUSH TOILETS

Recommended	Rank	BRAND & MODEL	SPECS: Type	SPECS: Gallons per Flush	PRICE	SCORE	TEST RESULTS: Solid-Waste Removal	TEST RESULTS: Noise	TEST RESULTS: Bowl Cleaning	RESISTS: Soil and Odor	RESISTS: Drain-Line Clogs
☑	1	**American Standard** Champion 4 Max 2586.128ST.020	Gravity	1.28	$240	81	●	◓	●	•	•
☑	2	**Delta** Riosa C43906	Gravity	1.28	$270	80	●	●	●		
☑	3	**Toto** Drake CST744S	Gravity	1.60	$370	79	●	◓	●	•	•
☑	4	**Gerber** Avalanche 21-818	Gravity	1.60	$330	79	●	●	◓	•	•
☑	5	**Glacier Bay** N2428E (Home Depot)	Gravity	1.28	$100	79	●	●	◓		•
☑	6	**Kohler** Kelston K-3754	Gravity	1.60	$275	78	●	◓	◓	•	•
☑	7	**Toto** Drake II CST454CEFG	Gravity	1.28	$320	78	●	○	●	•	•
☑	8	**Kohler** Highline Classic K-3493	Pressure	1.40	$425	76	●	●	●	•	•
☑	9	**American Standard** Clean 2514.101 (Lowe's)	Gravity	1.28	$240	76	◓	◓	◓	•	•
☑	10	**Toto** Eco Drake CST744E	Gravity	1.28	$380	75	◓	◓	◓	•	•
☑	11	**Aquasource** AT1203-00 (Lowe's)	Gravity	1.28	$100	74	◓	◓	◓	•	•
☑	12	**Kohler** Wellworth K-3575	Gravity	1.28	$280	74	●	◓	◓	•	•
	13	**Kohler** Cimarron The Complete Solution K-11451	Gravity	1.28	$250	73	●	◓	◓	•	
	14	**Kohler** Cimarron K-3589	Gravity	1.60	$270	71	●	◓	○	•	•
	15	**Gerber** Avalanche HE-21-818	Gravity	1.28	$240	70	◓	●	●	•	•

B. DUAL-FLUSH TOILETS

		BRAND & MODEL	SPECS		PRICE	SCORE	TEST RESULTS			RESISTS	
	1	**Glacier Bay** Dual Flush N2316 (Home Depot)	Gravity	1.60/1.10	$100	72	◓	●	●		
	2	**Mansfield** EcoQuantum 148-119	Pressure	1.60/1.10	$400	60	●	●	●	•	•
	3	**Kohler** Persuade Curv K-3723	Gravity	1.60/1.00	$305	58	○	◓	●		•
	4	**American Standard** H2Option Siphonic Dual Flush 2886.216	Gravity	1.60/1.00	$300	54	◒	◓	●	•	•
	5	**Gerber** Maxwell Dual-Flush DF-21-118	Gravity	1.60/1.10	$220	37	◒	●	◒	•	•

Pick the Right Toilet

You can spend $100 for a new toilet or several times that. Our latest tests of more than 30 toilets included single-flush models, which use the same amount of water with each flush, and dual-flushers, which let you use less water for liquid waste.

CHEAP BUT EFFECTIVE

- **A5 Glacier Bay** $100 CR Best Buy
- **A11 Aquasource** $100 CR Best Buy
- **B1 Glacier Bay** $100

A5 is a Home Depot exclusive that performs as well as far pricier models. Available at Lowe's, **A11** uses 1.28 gallons per flush, and the lesser water usage won't result in drain-line clogs. Choose **B1,** exclusive to Home Depot, if you think water efficiency will appeal to potential home buyers; the dual-flush model uses just 1.1 gallons per flush in its liquid-flush mode.

BEST FOR LONG-TERM VALUE

- **A1 American Standard** $240
- **A2 Delta** $270
- **A8 Kohler** $425

A1 and **A2** are both comfort-height toilets that handle solid waste despite using just 1.28 gallons per flush. **A1** is better at resisting clogs and odor. Paying more for **A8** gets you a pressure-assisted toilet whose powerful (but very loud) flush can be helpful in large households.

Guide to the Ratings. Score is based on solid-waste removal and bowl cleaning at 35 pounds per square inch (psi) water pressure as well as noise. Models are listed in order of precise overall score. **Solid-Waste Removal** is ability to move simulated waste through bowl and trap. **Noise** is flush quietness without seat. **Bowl Cleaning** is water height and how well flushing cleaned front and sides. **Resists Soil and Odor** indicates a large water surface and depth, which help prevent soiling and odors. **Resists Drain-Line Clogs** indicates that the model sent simulated solid waste farther, potentially reducing clogs. **Price** is approximate retail for white; many colors may cost more.

4. Paint the Rooms—Selectively

Cost Range:
$100 (DIY)-$1,000 (Pro)
Potential Return: 1 to 3%

A fresh coat of paint is the quickest way to transform a room. But it probably doesn't make sense to have your entire house repainted prior to putting it on the market. "I've seen people spend three, four, even five thousand dollars on a massive paint job, when all they needed to do was hit the walls with a Magic Eraser and maybe redo one or two rooms," says Redfin's Bree Al-Rashid.

Kitchens and bathrooms are two candidates for a complete paint job given the high traffic they see. You should also paint any brightly colored rooms. "Most people do not have the vision of what a room could look like, and instead they walk away and later say, 'Oh, that's the house with the purple bedrooms,'" says Kim Parten, a real estate pro from Horseshoe Bay, Texas. "I've had homes not sell, or sell for less, because of purple bedrooms."

Whites and off-whites tend to attract the most buyers; the neutral palette allows them to focus on a home's attributes. "Grays and beiges are both very reliable," says Al-Rashid. "They're not too warm, not too cold, and they work with most types of furniture, so buyers will be able to see themselves in the space."

As for the paint itself, if you're getting your home ready to sell, choose a paint that does a good job of hiding old paint and leaves a fairly smooth surface; several in our Ratings meet those requirements for less than $30 per gallon. Invest in a top-quality product if you're planning to be in the home for a while. Our tough tests, which include scrubbing the finishes with harsh abrasives, found eight winners. Because a brand's flat, eggshell, and semigloss formulations perform similarly overall, we've combined the scores into one to simplify the process.

You can paint the walls yourself or pay a pro about $300 per room, paint included, with added rooms costing $200, says Debbie Zimmer, a spokeswoman for the Paint Quality Institute.

POWER OF PAINT

16

percent of real estate professionals said interior painting is an important element in fostering the sale of a home.

RED FLAG SIGNS OF AN INFESTATION

While you're inspecting your home's paint job, take a close look at the baseboards and windows. That's often where signs of pest infestations can be found. For example, termites often shed wings along windowsills, walls, and other entry points in a home's exterior. Carpenter ants leave behind piles of sawdust along baseboards. Holes as small as a dime can provide entry for mice.

Ratings: Interior Paints

Scores in context: Of the 23 interior paints we tested, the highest scored 81; the lowest, 43. Many paints, including most recommended products, are exclusive to one retailer, as noted in parentheses.

☑ CR Best Buy ☑ Recommended ● Excellent ◓ Very Good ○ Good ◒ Fair ● Poor

INTERIOR PAINT

Recommended	Rank	PRODUCT	PRICE	SCORE	TEST RESULTS					RESISTS			FEATURES	
					Hiding	Staining	Gloss Change	Scrubbing	Surface Smoothness	Mildew	Sticking	Fading	Self-Priming	Zero VOCs
☑	1	**Behr** Marquee Interior (Home Depot)	$43	**81**	●	◓	○	●	○	•	•		•	
☑	2	**Valspar** Reserve (Lowe's)	$44	**79**	●	◓	●	●	○	•	•		•	•
☑	3	**Behr** Premium Plus Ultra (Home Depot)	$34	**78**	●	○	◓	●	◓	•	•	•	•	
☑	4	**Clark+Kensington** Enamel (Ace)	$32	**76**	◓	○	○	●	◓	•	•	•	•	
☑	5	**Benjamin Moore** Aura	$54	**74**	●	○	◒	●	◓	•	•	•	•	•
☑	6	**Valspar** Signature (Lowe's)	$34	**73**	◓	○	○	●	○	•	•	•	•	
☑	7	**Valspar** Ultra (Lowe's)	$29	**72**	◓	○	◒	●	○	•	•		•	•
☑	8	**Behr** Premium Plus Enamel (Home Depot)	$28	**71**	◓	○	◓	●	◓	•	•	•	•	•
	9	**EasyCare** Ultra Premium (True Value)	$24	**67**	◓	○	◓	◓	◒	•	•		•	•
	10	**Olympic** One (Lowe's)	$27	**67**	◓	◒	◓	●	○	•			•	
	11	**Benjamin Moore** Natura	$57	**67**	◓	◒	○	●	○	•				•
	12	**Benjamin Moore** Regal Select	$54	**65**	◓	◒	○	●	◒	•		•	•	•
	13	**EasyCare** Platinum Enamel (True Value)	$35	**64**	○	○	○	●	◒	•	•		•	•
	14	**Glidden** Duo (Home Depot)	$25	**63**	◓	◒	◓	●	○	•		•	•	
	15	**Olympic** Icon (Lowe's)	$25	**62**	○	◒	◓	●	◓	•			•	•
	16	**Sherwin-Williams** Emerald	$63	**61**	◓	○	◒	●	◒	•	•		•	•
	17	**Sherwin-Williams** Duration Home	$61	**61**	◓	○	○	●	○	•			•	
	18	**Ace** Royal Interiors	$27	**60**	◓	◒	◒	●	◓	•		•		
	19	**Glidden** High Endurance (Walmart)	$24	**60**	◓	●	◓	●	○			•		•
	20	**Glidden** High Endurance Plus (Walmart)	$24	**55**	◓	◒	○	●	◒	•		•	•	•
	21	**Glidden** Premium (Home Depot)	$25	**54**	○	◒	○	●	○		•	•	•	•
	22	**Farrow & Ball**	$105	**52**	◒	◓	●	◓	○		•	•		•
	23	**Color Place** (Walmart)	$17	**43**	○	●	◒	◓	○		•			

Pick the Right Paint for Your Needs

If you're selling your home, you need an inexpensive paint that freshens up a room in one coat. Buyers, and homeowners sprucing up for the longer haul, need paint that can also withstand stains, scrubbing, mildew, and more.

CHEAP BUT EFFECTIVE

- **7 Valspar** $29
- **8 Behr** $28
- **18 Ace** $27
- **20 Glidden** $24

You'll save by buying 5-gallon containers. Use flat paint on badly damaged surfaces because it's best at hiding imperfections, and its no-sheen finish serves as a blank canvas for buyers. All but **18** are self-priming and impressive at hiding old paint in one coat. **8** left the smoothest finish; **20,** the roughest.

BEST FOR LONG-TERM VALUE

- **3 Behr** $34
- **4 Clark+Kensington** $32
- **6 Valspar** $34

Use satin or eggshell finish for most walls and trim because they're best at fighting stains and withstanding scrubbing. Flat paints are the least stain resistant, so they aren't great for kitchens, hallways, and kids' bedrooms. These recommended paints are self-priming and better than most at resisting mildew, sticking, and fading, making them ideal for sunny rooms. **3** was the best at hiding old paint and maintained its sheen after cleaning. **3** and **4** left smoother finishes than **6.**

Guide to the Ratings. Score is mainly hiding, surface smoothness, resistance to staining, scrubbing, gloss change, sticking, mildew, and fading. Most results reflect white, pastel, and medium-tint bases. **Hiding** is coverage of contrasting color mainly with one coat. **Staining** is resistance to water- and oil-based stains. **Gloss Change** is appearance change after rough cleaning. **Scrubbing** is ability to resist an abrasive cleaner. **Surface Smoothness** is absence of roller marks when dry. **Mildew** is ability to inhibit mildew growth. **Sticking** is ability to resist tackiness when dry. **Fading** is resistance to lightening from sun rays passing through a window. **Price** is approximate retail per gallon.

5. Enhance the Exterior

Cost Range: $150-$7,500
Potential Return: 2 to 5%

You wouldn't go to a job interview without brushing your hair and putting on a crisp, clean outfit. Nor should you try to sell your home without sprucing up its exterior. Start with basic maintenance: mowing the lawn, trimming overgrown shrubs, applying a fresh layer of mulch to garden beds.

As with your home's interior, it's also important to make minor repairs, such as replacing cracked siding boards or repointing brick walls. "Any house could probably also stand a good power washing," adds agent Ginny Ivanoff. Follow with any necessary paint touch-ups, especially to the front of the building, which will get the most scrutiny. It might be worth completely repainting the entry door, provided that won't make the rest of the facade seem tired and outdated. A top-performing semigloss exterior paint, such as Lowe's exclusive Valspar DuraMax Semi-Gloss, $40 per gallon, provides maximum protection plus a bit of visual contrast and shine.

The roof is another area to pay close attention to because prospective buyers are sure to do the same. "They always, always ask how old the roof is," says Bruce Irving. "To be able to say the roof is new signals to the buyer that this house has been cared for, plus the project is usually a lot cheaper than people realize." That's particularly true if you choose standard three-tab asphalt shingles, which often cost about $75 per 100 square feet; including installation, a typical reroof might cost as little as $6,000. If you're not in a rush to sell, consider upgrading to laminated shingles, also known as architectural shingles. They can cost two to three times as much as the three-tabs but in our tests proved much stronger. Whichever type of shingle you choose, look for a product with a warranty that can be transferred to the next owner.

ROOF REPAIRS

31

percent of real estate professionals said the roof is one of the more important parts of the home to have in good shape.

RED FLAG CRACKS IN THE FOUNDATION

Although hairline cracks in a foundation wall are usually harmless, those wider than 3/16 of an inch can be serious trouble, especially if you notice they're getting worse over time. Also be on the lookout for bulging or buckling in the wall. Along with expanding cracks, those conditions require the attention of a structural engineer. The longer the problem goes unchecked, the more costly it is likely to be.

Value Upgrades: Exterior

Spending $7,500 on a new roof, spot repairs to the siding, a newly painted front door, and a full yard cleanup might allow you to raise the asking price by $4,000 to $10,000.

A freshly painted front door can transform a home's entire façade.

Potted plants add color and warmth to the front entry.

Gloves made of nylon or leather combine protection and maneuverability.

Owens Corning Oakridge architectural shingles are attractive and, at $68 per 100 square feet, surprisingly inexpensive, plus they stand up to the elements.

Behr Premium Semi-Transparent Weatherproofing Wood Stain, $37 per gallon at Home Depot, protects decks and siding while letting some wood grain show through.

Loppers with sharp blades and long handles provide leverage when trimming overgrown bushes.

How to Make Your Home Shine Online

With nine out of 10 home buyers now using the Internet at some point during their search, it's no wonder that "Web appeal" has been called the new curb appeal. That puts a premium on the photos that you (or your real estate professional) use in your online property listing. Here are three ways to guarantee the best shots:

Use the right camera. You might think your smart phone takes great pics, but online home buyers aren't likely to agree. An advanced camera is best for real estate photography because its larger sensor takes clear pictures even in low-light home interiors. That can pay big dividends. In a December 2013 study by online real estate brokerage Redfin, homes listed between $200,000 and $1 million that were shot with DSLR cameras sold for $3,400 to $11,200 more than those photographed with basic point-and-shoot cameras.

Tell the whole story. Buyers pay more attention to photos than the actual property description in the listing, so it's important to provide every visual detail. Include photos of each room, as well as the exterior and yard. And take close-ups of interesting features, such as a stone fireplace or high-end appliance. Natural light is always best, so you may need several days to capture every shot.

Time it right. It's best to debut a listing on Thursday or Friday, ahead of the weekend open houses. Make sure you have all of the pieces in place before going live because listings get 4.5 times more traffic in the first week than they do a month later. Some sellers (and agents, too) make the mistake of debuting a listing without the photos, thinking they'll upload them later. By that time, many would-be buyers will have moved on.

SHARP SHOOTER Our top-rated SLR camera, the Canon EOS Rebel T5i, $750, takes great photos with crisp detail, even in dimly lit rooms.

The Best & Worst Home Shows on TV

When they're not hard at work in the labs or out in the field, the many testers, editors, writers, and market analysts from Consumer Reports' Home team can often be found catching up on their favorite home improvement shows—or shouting at the TV during the ones they like the least. Here are their current picks and pans.

PICKS

"Rehab Addict" Inexpensive homes lovingly restored via sweat equity. This show is what "This Old House" was before project budgets ballooned and homeowners began writing checks instead of swinging a hammer.

"Property Brothers" We all wish Drew and Jonathan were our big brothers—and that they'd help us find our dream home.

"Ask This Old House" Though the main show has gotten over-the-top, this spin-off gives helpful solutions to small projects, the kind regular people are likely to face.

NIX

"Million Dollar Listing" It's shows such as this that can give real estate pros a bad name. Millionaires don't come off very well, either.

"Flip or Flop" Really? Didn't flipping real estate contribute to the last housing crisis?

"Kitchen Crashers" Got three days? Get a new room free of charge. But the whole crew is working almost 24 hours each day, so it's not exactly reality TV.

FACING PAGE: DOOR, GLOVES, FLOWERS, AND LOPPERS: GETTY IMAGES; TV SCREENS COURTESY: DIY NETWORK/LAUREN NOESS; SCRIPPS NETWORKS/ZACH ARIAS; PBS/MATT KALINOWSKI; BRAVO MEDIA/SCOTT SCHAFER; HGTV/SCRIPPS NETWORKS/DARCY HEMLEY; SCRIPPS NETWORKS/CHRIS ARACE

Home-Sale Mistakes That Cost You Money

Buyers and sellers: Don't pay more than you have to—or settle for less than you should. Doing a deal right can mean tens of thousands of dollars in your pocket.

Real estate is a local experience, so be prepared for varying conditions depending on where you live. In much of the Midwest, West, and South, for example, sellers have the most leverage, according to Lawrence Yun, chief economist at the National Association of Realtors. But buyers have the advantage in the Northeast and Midwest. In especially hot markets like San Francisco, Seattle, and Dallas, final sale prices are usually at or above asking, and bidding wars are not unheard of.

Even so, there's plenty you can do to affect how much money you make on a home sale or spend on a purchase, according to our survey of real estate pros. A lot, it turns out, rides on your choice of real estate agent. A disturbing finding of our survey was that 86 percent of agents said they witnessed other agents engaging in poor business practices, which could cost consumers money. About a third said they saw agents steer buyers toward homes that would give them higher commissions. Others said some brokers exaggerate when marketing themselves. And 27 percent knew of brokers who tried to persuade clients to sell a home for less than it was worth.

In a typical transaction, the money you stand to gain from making smart moves—or lose from making poor ones—can be substantial, from 11 to 20 percent of a home's value, according to our survey. Dodging the following errors will lead to the smoothest, most profitable buying or selling experience.

FOUND MONEY: BROKER'S FEES
They're not carved in stone; you can negotiate well below the 'standard' 6 percent.

ILLUSTRATIONS BY AAD GOUDAPPEL

IN THIS SPECIAL SECTION

32a Dryers
32b Washers
32b Vacuums
32c Recalls
32d Autos
32d Contact Info

✔ **CR Best Buy** Products with this icon offer the best combination of performance and price. All are recommended.

✔ **Recommended** Models with this designation perform well and stand out for reasons we note.

How to Use the Canada Extra Section

Every month, Canada Extra provides Canadian pricing and availability information about products tested for that issue. The Ratings in this section are based on this month's reports, but they narrow your choices to the products that are sold in Canada.

You can use this section in either of two ways: Start with the main report, read about the products that interest you, and turn to this section to find whether they're sold–and for what price–in Canada. Or start here, find products sold in Canada whose price and overall score appear promising, and read more about them in the main report and full Ratings chart; page numbers appear with each Canadian report. (For some products, the Canadian model designation differs slightly from the one used in the U.S.)

In most cases, the prices we list here are the approximate retail in Canadian dollars; manufacturers' list prices are indicated by an asterisk (*). Check marks identify CR Best Buys or recommended products in the U.S. Ratings. "NA" in a chart means that information wasn't available from the manufacturer. We include, in the Contact Info list on page 32D, the manufacturer's phone number and Web address in Canada so that you can call or go online to get information on a model you can't find in the stores. (Many products that aren't available in Canadian stores can be bought online.)

We appreciate your support, but we don't take it for granted. Please write to CanadaExtra@cu.consumer.org and tell us what you think. We can't reply to every e-mail message or implement every suggestion, but with your help we'll try to keep growing to serve your needs.

Dryers

The top-scoring dryer is available. **Report and Ratings, pages 47-49**

Recommended	Rank	BRAND & MODEL	PRICE	SCORE
✔	1	**Samsung** DV56H9100EG	$1,200	86

Washers

Eight of the top-scoring washers are available. **Report and Ratings, pages 47-49**

A. FRONT-LOADERS

Recommended	Rank	BRAND & MODEL	PRICE	SCORE
☑	3	**LG** WM8000H[V]A	$1,700	**80**
☑	4	**Maytag** Maxima MHW5100DW	$1,250	**80**
☑	5	**Maytag** Maxima MHW8100DC	$1,600	**80**
☑	6	**Samsung** WF56H9100AG	$1,800	**80**

B. HIGH-EFFICIENCY TOP-LOADERS

		BRAND & MODEL	PRICE	SCORE
☑	1	**LG** WT5680HVA	$1,250	**73**
☑	3	**Samsung** WA56H9000AP	$1,800	**72**
☑	4	**Maytag** Bravos XL MVWB725BW	$1,050	**70**

C. AGITATOR TOP-LOADER

		BRAND & MODEL	PRICE	SCORE
☑	1	**Whirlpool** WTW4850BW	$650	**56**

Vacuums

Five of the top-scoring vacuums are available. **Report and Ratings, pages 44-46**

A. BAGGED UPRIGHT

Rec.	Rank	BRAND & MODEL	PRICE	SCORE
☑	5	**Eureka** Boss Smart Vac 4870MZ	$230	**69**

B. BAGLESS UPRIGHTS

		BRAND & MODEL	PRICE	SCORE
☑	2	**Eureka** AirSpeed AS1000AE	$130	**66**
☑	3	**Dyson** DC24 Ball Multi Floor	$500	**65**

C. BAGGED CANISTERS

		BRAND & MODEL	PRICE	SCORE
☑	5	**Kenmore** Progressive 23206	$400	**70**
☑	6	**Kenmore** Progressive 23204	$350	**68**

Recalls

2013 Ford Escape
The freeze plug on certain vehicles with the 1.6-liter engine may become dislodged and cause coolant to leak. That might cause a fire when the ignition is turned on.
Models 1,656 vehicles.
What to do Have the dealer inspect the cylinder head. If the plug is dislodged or leaking, the cylinder head assembly will be replaced. If the cup plug is not dislodged or leaking, a wicking sealant will be applied to the plug and a cover plate will be installed over the plug with adhesive.

2007-2010 General Motors models
The shift cable locking tabs on certain vehicles with automatic transmissions may fracture without warning. As a result, the transmission may not be in the Park position and may not match the gear position indicated by the shift lever. The driver would be able to remove the key from the ignition, but the door locks might not unlock automatically and the Park indicator lamp would not be illuminated. As a result, the driver may not be able to restart the vehicle and it could roll away after the driver exits, resulting in a crash.
Models 40,029 2007-2010 Saturn Aura, 2008-2010 Pontiac G6, and 2008-2010 Chevrolet Malibu vehicles.
What to do Have the dealer install a shift cable retainer clip or replace the shift cable, as necessary.

2014 Kia Sportage
The certification labels for the tires do not contain the correct information for the tire pressure.
Models 1,852 vehicles.
What to do Have the dealer install a partial label overlay to block out the error. In addition, a sticker with the correct tire pressures will be affixed to tire pressure information in the owner's manual.

2005-2006 Nissan X-Trail
The fuel filler pipe may corrode and become perforated. That may result in a fuel leak.
Models 22,245 vehicles.
What to do Have the dealer replace the fuel filler pipe.

2010-2014 Toyota Prius
Under certain driving conditions, the Intelligent Power Model (IPM), which is a part of the hybrid system inverter assembly, may become damaged. As a result, the warning lights may illuminate and the vehicle may lose power.
Models 13,791 vehicles.
What to do Have the dealer update the motor/generator and hybrid control ECU software and make repairs, as necessary.

2014 General Motors models
On certain 1500 Series vehicles with 4.3-liter and 5.3-liter engines, the exhaust components may overheat while idling in cold temperatures.
Models 39,312 GMC Sierra and Chevrolet Silverado vehicles.
What to do Have the dealer reprogram the engine control module.

2013-2014 Volkswagen models
The factory-installed block heater may overheat when it's in use. That may result in a fire or property damage.
Models 18,187 Golf, Jetta, and Passat vehicles.
What to do Have the dealer replace the block heater. Owners are advised to stop using the block heater in the interim.

Canada Extra on the Web

Canada Extra information can be found on ConsumerReports.org, our website, along with the current issue of the magazine and more. The address is ConsumerReports.org. Once there, click on the "Canada Extra" link on the opening screen. There you can see which reports have Canadian information available.

Autos Report and Ratings, pages 54-56

All of the tested vehicles are available in Canada. Listed by group, in order of overall score within group.

MAKE & MODEL	PRICE RANGE	ACCELERATION (SEC.)				FUEL ECONOMY (LITERS PER 100 KM)		
		0-50 KM/H	0-100 KM/H	80-100 KM/H	500 METERS	CITY DRIVING	HIGHWAY DRIVING	OVERALL
SUBCOMPACT HATCHBACK								
Honda Fit	$14,495–$21,295	4.2	10.5	4.5	20.2	9.6	5.6	7.1
COMPACT HATCHBACK								
Volkswagen Golf	18,995–32,395	3.3	9.2	4.0	19.1	12.3	6.3	8.5
WAGONS								
Subaru Outback 6-cyl.	35,495–40,095	3.3	7.8	3.5	18.0	15.0	8.1	10.7
Subaru Outback 4-cyl.	27,995–37,095	4.4	11.1	4.3	20.6	14.5	6.9	9.8
MINIVAN								
Ford Transit Connect	26,649–33,849	4.0	11.6	4.6	20.9	15.8	8.6	11.3

Contact info How to reach manufacturers in Canada.

Dyson
877-397-6622
dyson.com

Eureka
800-282-2886
eurekavac.ca

Kenmore
Contact local Sears
sears.ca

LG
888-542-2623
lg.ca

Maytag
800-688-2002
maytag.ca

Samsung
800-726-7864
samsung.ca

Whirlpool
800-807-6777
whirlpoolappliances.ca

Home-Buying Blunders

Rushing into a deal. One of the more costly mistakes home buyers make is agreeing to too high a price on a home, according to the real estate agents in our survey. A related mistake is overestimating one's knowledge of the real estate market. "It's not until you've been in the market in a particular area for a while that you know what homes are really worth," says Brendon DeSimone, a real estate agent and author of "Next Generation Real Estate: New Rules for Smarter Home Buying & Faster Selling" (Changing Lives Press, 2014). "If you make an offer on the first house you fall in love with, you risk spending too much based on emotion, not practical sense." So take your time, go see lots of homes, and get a good idea of the local price scale. A tip: If you do enter into negotiations on a house and they come to a standstill, don't be afraid to walk away.

Biting off more than you can chew. Of the surveyed agents, 33 percent said another mistake customers make that puts them in a more financially untenable situation is underestimating the costs of home ownership. It's not enough to calculate the monthly mortgage. You also need to factor in your closing costs and all of the additional fees you'll owe. Many of the fees are negotiable, such as the home inspector's fee, the cost to do a title search, and your attorney's fee. And find out what the current homeowner pays for utilities, taxes, and other monthly costs, so you can be sure you can really afford that home. Also get estimates for repairs you want to make to the home before you move in.

Failing to upgrade your credit score. To get the most favorable rate on a loan, you have to have a strong credit profile, and that means a credit score of at least 740, says Greg McBride, chief financial analyst for Bankrate.com. Recently, if your score was 740 and you applied for a $300,000, 30-year fixed mortgage, you could qualify for a 3.75 percent interest rate, with monthly payments of $1,389. If your score was below 680, the best national rate we found on Bankrate.com was 4.25 percent, with a monthly payment of $1,476 for the same loan; over the life of the loan, you'd pay $31,130 more. Don't wait until the last minute to scrutinize your credit reports and make any necessary changes to improve your profile. If you find errors, be sure to dispute them.

Not shopping around for a mortgage. When shopping for that mortgage, sticking with your regular bank could be costly. Approach several lenders, including banks and credit unions. You can search for national deals on Bankrate.com. We don't recommend that you hire a mortgage broker to do that because he may be more focused on selling you a mortgage than getting you the best deal. And get preapproved for a loan before you shop; sellers take preapproved buyers more seriously.

Skipping the home inspection. "One of the biggest causes of buyer's remorse I see is people who do not do a home inspection and find out later there were big problems with the house," says Betty Gross, a real estate agent in New York. You want to be present during the inspection to learn about any costly repairs that might be needed and to get basic info on the home, such as where the electrical panel is and where you shut off the water. A home inspector can also point out repairs that will need to be done in the next few years. You can find licensed home inspectors in your area on the website of the American Society of Home Inspectors (ashi.org/find).

Seller Slipups

Overpricing your home. This is the most costly mistake, cited by 43 percent of surveyed agents. "If you price it too high, it will just sit on the market, agents will stop showing it, and buyers will assume there's something wrong with it," says Jeanette Cook, a real estate agent in Burlingame Hills, Calif., a suburb of San Francisco. "You may have to drop the price far below what you think it's worth just to entice people to look at it again." A good agent will show sellers the sale price for at least five similar homes nearby that sold in the past two months.

Overpaying the commission. Unless your agent is a close relative or friend, he or she will charge a commission, or percentage of the sale price, and may even lead you to believe that the fee is inflexible. But, in fact, 63 percent of the real estate agents in our survey admitted that they negotiate their fees at least half of the time. And despite the widely held belief that 6 percent is the standard broker's commission, almost half of the agents we surveyed typically charge just 4 percent or less.

Hiring the first agent you meet. Selling a home is one of the biggest financial transactions most people make, so you need to have someone you trust. Ask friends and family for recommendations and meet with at least three candidates. You can often find an agent's state license number on his or her site, or you can ask for it. Then do a Google search for "(name-of-your-state) real estate licensing division." Some state real estate licensing divisions will disclose complaints that have been filed or whether a license has been temporarily suspended. And see whether an agent you want to hire is a member of the National Association of Realtors; members are supposed to adhere to a strict code of ethics. Check references from at least three recent clients.

Neglecting to do a Google search for your address. Make sure nothing negative comes up, such as an old lawsuit or public records that have inaccurate information about your home's number of bedrooms, say. Also check your home's street view on Google Maps. If it fails to show improvements you've made, make sure your broker addresses that in the listing.

Putting your home on the market before it's ready. Don't put the "for sale" sign on your lawn until it's show time, says DeSimone. With 92 percent of home buyers using the Internet as part of their search, according to the National Association of Realtors, photos are key. "You wouldn't put a picture of yourself wearing a bathrobe on Match.com," he says. "Your agent should arrange for a professional photographer to take shots of every room and your yard."

INSIDER ADVICE FROM PROS IN OUR SURVEY

The Consumer Reports National Research Center recently surveyed 303 licensed residential real estate agents, who were asked about their industry's best practices and their opinions on their clients' decisions. Here's what they told us:

BEST WAY TO GET TOP PRICE: FIX-UPS, IN ORDER:

#1 Kitchen/ kitchen appliances

#2 Bathroom/ bathroom tiles and fixtures

64% The percentage of agents who said all or most of their prospective buyers did their own housing-market research online.

TOP REASONS FOR BUYING A HOME TODAY

- **40%** Low interest rates
- **34%** Want to stop renting
- **32%** Job relocation
- **26%** Need more space
- **20%** Recently married

FEES ARE NEGOTIABLE

63% OF AGENTS SAID THEY NEGOTIATE THEIR FEES AT LEAST HALF OF THE TIME.

MAIN REASONS PEOPLE ARE SELLING TODAY

JOB RELOCATION **&** DOWN-SIZING

MEDIAN AGENT'S FEE:

4.2% OF THE SELLING PRICE

BEST TIME TO SELL

The second quarter of the year (April through June). Single best month: April.

86% OF REAL ESTATE AGENTS SURVEYED SAID THEY WITNESSED OTHER AGENTS ENGAGE IN POOR BUSINESS PRACTICES THAT INCLUDE:

- Steering buyers to homes that would yield higher commissions **32%**
- Making exaggerated claims when marketing themselves **30%**
- Persuading a client to sell a home for less than it's worth **27%**
- Not disclosing structural problems or needed repairs to buyers **26%**
- Exaggerating the quality of the school system **23%**

What Your Real Estate Agent Doesn't Want You to Know

The dirty little secrets and bad behavior that cost you money

Unfortunately, the real-estate-agent business is saddled with a poor reputation. According to the real estate agents we surveyed, that reputation is sometimes earned. Here are a few of the top bad behaviors the real estate agents we surveyed say they've witnessed, all of which breach the ethical code of the National Association of Realtors. They're listed in the order of how frequently they see them.

"I sometimes steer clients toward houses that will bring me a higher commission, rather than the best house for them." It's obviously a money-making attempt. Know your budget and you won't fall for it.

"You can't believe everything I say about myself in my marketing material." Agents can misrepresent their experience and credentials on their websites and blogs. Others pay to rank high in Google and Yahoo searches. Follow our tips to check out an agent in "Seller Slipups," on page 33.

"I might persuade a client to sell a home for less than it's worth." This one seems counterintuitive, but "some companies push their people to sell, sell, sell, so they'll try to make sales quickly, even if it means they make less in commissions," says Gianni Rosa, a Boston-area real estate agent.

"The school system isn't as good as I say it is." GreatSchools.org will give you information and test scores for public (including charter) and private schools in a new town or city. You'll also see how parents rate schools in terms of teacher quality, principal leadership, and parent involvement.

"I might encourage buyers to make an offer that is too high." Again, another way to earn a higher commission. Make sure you visit lots of homes in an area, so you'll know what comparable homes are selling for.

"I sometimes reveal information about the lowest price a seller will take or a potential buyer's top price." Another tactic that might be used by companies trying to close as many deals as possible, says Rosa.

"I might not disclose problems with the neighborhood to potential buyers." You can find crime data up to 2013 by city and county on the FBI's website, FBI.gov. You can also get a free comparison on violent and property crime in any U.S. city compared to your state and the national median at NeighborhoodScout.com.

Staying Put? It's Not Too Late to Refinance.

Mortgage rates are no longer at rock bottom–2013 saw rates of 3.24 percent–but they're still low enough that you should consider refinancing. If your interest rate is currently 5 percent or so, even a 4 percent mortgage would lessen your payments, says Mari Adam, a certified financial planner in Boca Raton, Fla.

HSH.com, which publishes mortgage and consumer loan data, has a refinancing calculator that can help you decide whether a refi makes sense. You fill in the details about your current loan and the deal you're considering, and it estimates how much less your monthly payments will be, how much you'll save with the new loan, and how long it will take you to break even–in other words, recover your closing costs. A refi doesn't make sense if you plan to move before your break-even date.

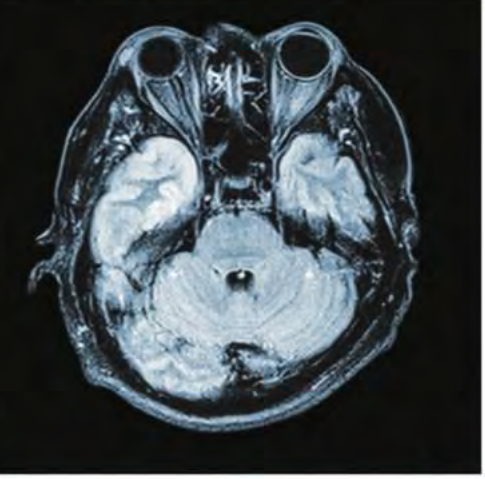
One warning from Adam: Avoid taking out money when you refinance–a problem that caused many loans to go underwater when the recession hit. "Cash-out refinancing is the sharpest knife in your butcher block; it can be dangerous," she says. "I've seen too many people take money out to pay off debt, then continue to run up more debt." A much better reason to refi, she says, is to shorten the term–say, from a 30-year fixed loan to a 15-year, and to reduce your interest rate.

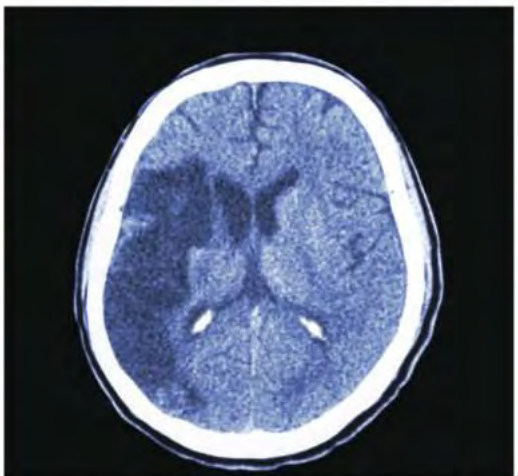
Best Ways to Finance Home Repairs

Fixing up your home makes sense from a financial standpoint. That's because the IRS rewards certain types of loans for home improvements with special tax treatment, making that type of borrowing quite attractive. Joint filers can deduct interest on debt of up to $1 million that's used to buy, build, or improve a first or second home; single filers can deduct up to $500,000.

Mari Adam, a certified financial planner in Boca Raton, Fla., says a home equity line of credit (HELOC) can often be the best type of loan to pay for home repairs and improvements. Though the interest rate floats, it is usually lower than for other types of loans. A $50,000 HELOC at, say, 4 percent—the average rate in late fall for borrowers with stellar credit, according to Bankrate—would actually cost just 3 percent after factoring in the tax deduction, assuming a marginal tax rate of 25 percent.

Adam says that although a fixed-rate home equity loan gets the same tax treatment as a HELOC, its interest rate is usually higher. Annual percentage rates were around 6 percent when we checked in late fall. But Bankrate showed one lender—First Trust Bank—that offered a lower rate (3.49 percent annual percentage rate) than that of the average HELOC.





OVEREXPOSED

Had a CT scan lately? Maybe a couple of X-rays? Many of those tests are unnecessary—and potentially cancer-causing. But you can protect yourself from excessive radiation by knowing when to say no.

When James Duncan, M.D., a radiologist at Washington University in St. Louis, experienced intense pain in his abdomen in 2010, he rushed to a local emergency room. His doctors suspected kidney stones, but they wanted to be sure, so they ordered a CT scan. Duncan remained motionless as the machine captured a detailed, 3D image of his abdomen. He knew that the test was done when the machine stopped whirring. So he was surprised when the scanner kicked back on after a few seconds.

"I later learned that the technician running the CT mistakenly believed that the first scan didn't include the top of my kidneys, and decided to acquire more images 'just to be sure,'" Duncan says. "The irony: I was getting ready to give a lecture on reducing radiation exposure from medical imaging. And there I was, reluctantly agreeing to a CT scan and then getting overexposed."

Duncan will never know whether that specific scan caused any long-term harm, because it's almost impossible to link radiation exposure from any one medical test to a future illness. But like other researchers, he knows that doctors today order millions of radiation-based imaging tests each year, that many of them are unnecessary, and that the more radiation people are exposed to, the greater their lifetime risk of cancer.

X-rays have been used for almost 120 years, but the introduction of computed tomography, or CT scans, in the 1970s, was revolutionary. The new tests, which use multiple X-ray images, allowed doctors to see with unprecedented precision the inner workings of the human body, and earned the inventors of the device the 1979 Nobel Prize in medicine. Use of the tests grew quickly, rising from fewer than 3 million per year in 1980 to more than 80 million now.

But recent research shows that about one-third of those scans serve little if any medical purpose. And even when CT scans or other

PHOTOS: GETTY IMAGES

radiology tests are necessary, doctors and technicians don't always take steps to limit radiation exposure.

All of that exposure poses serious health threats. Researchers estimate that at least 2 percent of all future cancers in the U.S.–approximately 29,000 cases and 15,000 deaths per year–will stem from CT scans alone. Even some standard X-rays, which expose you to much smaller amounts of radiation, can pose risks if you undergo multiple ones.

"No one says that you should avoid a CT scan or other imaging test if you really need it, and the risk posed by any single scan is very small," says Marvin M. Lipman, M.D., Consumer Reports' chief medical adviser. "But the effect of radiation is cumulative, and the more you're exposed, the greater your cancer risk. So it's essential that you always ask your doctors why they are ordering an imaging test and whether your problem could be managed without it."

Given those risks, why are we–and our doctors–so scan-happy?

For one thing, patients aren't necessarily aware of the danger. A new Consumer Reports survey of 1,019 U.S. adults found that people are seldom told by their doctors about the risks of CT scans and other radiology tests. It's no surprise, then, that only 7 percent of those who had a nondental X-ray and 2 percent of those who had a CT scan thought they might have received the tests unnecessarily. And only 4 percent ever told their doctor they did not want a CT scan. "That's worrisome," says Lipman's colleague at CR, Orly Avitzur, M.D. "Patients need to take the lead on this because their doctor may not."

DENTAL X-RAYS: HOW MANY? HOW OFTEN?

Typical bitewing X-rays, which show the crowns of upper and lower teeth, don't expose you to a lot of radiation. But because the dosage is cumulative and people get so many of the X-rays over the course of their lives, the potential for damage can build up. And some X-rays common in dentist offices—like certain panoramic or full-mouth scans—use higher doses. Most people can actually go 24 to 36 months between bitewings and up to 10 years between full-mouth series.

Other studies show that doctors themselves often underestimate the dangers CT scans pose. Moreover, some doctors may actually have a financial incentive to order the tests.

"Health care professionals shouldn't have the right to image children or adults unless they first show that they can do it safely and appropriately, and most of the time in this country, that's not happening," says Stephen J. Swensen, M.D., medical director at the Mayo Clinic in Rochester, Minn. "If the scan isn't necessary or emits the wrong dose of radiation, the risks far outweigh the benefits."

RADIATION RISK 101

CT emits a powerful dose of radiation, in some cases equivalent to about 200 chest X-rays, or the amount most people would be exposed to from natural sources over seven years. That dose can alter the makeup of human tissue and create free radicals, molecules that can wreak havoc on human cells. Your body can often repair that damage–but not always. And when it doesn't, the damage can lead to cancer.

Cancers from medical radiation can take anywhere from five to 60 years to develop, and risk also depends on age and lifestyle. That's why scientists struggled in early attempts to quantify the danger of medical radiation. Until recently, researchers often relied on evidence from the atomic bomb attacks on Hiroshima and Nagasaki. But now research shows that today's medical patients are being harmed, too.

New evidence comes from a 2013 Australian study that looked at more than 680,000 people who had CT scans as children and compared

GET A SECOND OPINION IF ...

• **Your doctor owns a CT scanner or has a financial interest in an imaging center.** An in-office CT might seem convenient, but it carries an inherent financial conflict of interest. And studies have found that physicians who own scanners or are part owners of radiology clinics use imaging substantially more than others. If your doctor owns a scanner, ask why you need the CT or whether another test might be an option. And if he is sending you to a radiology clinic, ask whether he is financially affiliated with it.

• **Your doctor recommends a "whole-body" CT scan.** Those scans are often touted as a way to detect early signs of cancer and heart disease. But most scans—and up to 80 percent in older people—have at least one abnormality that shows up on the exam. Almost all of the abnormalities are harmless, yet about one-third of patients are referred to follow-up imaging, according to a 2013 study. And whole-body CT scans expose you to much more radiation than regular CT scans. One study determined that for every 1,250 45-year-old adults who have the exam, one will die of cancer as a result. Yet it's unknown how many lives the scans might save.

• **Your dentist recommends a 3D dental shot.** The CT technique, called cone-beam CT, exposes children to about six times more radiation than traditional dental X-rays. The American Dental Association says that children rarely need them before orthodontic procedures. And several studies have shown that for any given dose of radiation, children are three to four times more likely than adults to develop malignancies, in part because their cells are more sensitive to radiation.

them with some 10 million children who did not have a CT scan. The researchers determined that for every 10,000 young people scanned, 45 would develop cancer over the next 10 years, compared with 39 cancers among 10,000 people not screened. Overall, people scanned had a 24 percent increased cancer risk, and each additional scan boosted risk an additional 16 percent. Children who had one before the age of 5 faced a 35 percent spike in cancer risk, reflecting the fact that young bodies are more vulnerable to radiation.

Other researchers estimate that for every 1,000 children who have an abdominal CT scan, one will develop cancer as a result. And a 2012 study that looked at almost 180,000 British children linked CT scans to higher rates of leukemia and brain cancer.

15,000

That's the number of people estimated to die each year because of cancers caused by the radiation in CT scans alone.

"All too often children are receiving adult-sized doses of radiation, which is many times the amount they need," Swensen says. "The dose directly increases the risk of leukemia or a solid tumor. And that's not regulated today."

Radiation poses a smaller risk to older people, in part because there is less time for cancer to develop in them, explains David Brenner, Ph.D.,

RADIATION EXPOSURE
● None ● Minimal ● Low ● Medium ● High

WHERE THE RAYS ARE—AND AREN'T

Our recent survey of 1,019 Americans found that many are confused by all of the tests used to peek into bodies. For example, they were almost as concerned about the risk of radiation from MRIs as they were from CTs, although MRIs don't emit radiation. The list below ranks tests in order of radiation exposure.

● **Ultrasound** High-frequency sound waves sent through the body create echoes as they bounce off organs and tissues. Echoes are then turned into real-time images called sonograms. Produces fairly good images of soft-tissue disease, but they're not very detailed, especially in obese patients. **Radiation exposure: none.**

● **MRI** Magnetic resonance imaging uses magnets and radio waves to create detailed images that can help spot cancers and soft-tissue problems. Patients are enclosed in the machine for 45 minutes to 2 hours before the image is captured. **Radiation exposure: none.**

● **Mammogram** Uses low-dose X-rays to spot masses and mineral deposits that could indicate breast cancer. **Radiation exposure: low.**

● ● ● **X-ray** The standard scan emits a broad beam that passes through the body before landing on film, casting shadowlike images. Fluoroscopy produces a continuous image, or X-ray movie. X-ray is excellent for bones. **Radiation exposure: minimal to medium.**

● ● ● ● **CT** Computed tomography uses a pencil-thin X-ray beam to create a series of images from multiple angles, which are then transferred to a computer, creating a 3D image that can be enlarged and rotated onscreen. Excellent for looking at soft tissue. **Radiation exposure: minimal to high.**

● ● **PET** Positron emission tomography requires the patient to injest a radioactive tracer that lands in cells, especially cancer cells. Some machines that are used combine PET and CT scans. **Radiation exposure: medium to high.**

TESTS BY THE RADIATION DOSE

● Minimal (less than 0.1 millisievert) ● Low (0.1 to 1 millisievert)
● Medium (1 to 10 millisieverts) ● High (10 millisieverts and over)

	Procedure	Radiation Dose (Millisievert) [1] [2]	Comparable Exposure From Natural Sources, Such as Radon	Should You Get It?
●	X-ray of teeth (bitewing)	0.005	less than 1 day	Most people need one only every 24 to 36 months.
●	X-ray of teeth (full mouth)	0.010	about 1 day	Many people can go a decade between exams.
●	Cone-beam CT of jaw and teeth	0.06	7 days	Rarely needed for most orthodontic procedures.
●	X-ray of chest (two views)	0.1	12 days	Presurgery X-rays needed only for people with a history of lung or heart disease (or those at risk) or before chest surgery.
●	Mammogram	0.4	7 weeks	Needed every two years for women ages 50 to 74.
●	X-ray of spine	1.5	6 months	Rarely needed in first month of back pain.
●	CT of head	2	8 months	Not needed for most head injuries. CTs usually aren't needed for a concussion.
●	CT of spine	6	2 years	Rarely needed in first month of back pain.
●	CT colonoscopy	10	3 years	Not as accurate as standard colonoscopy.
●	CT of abdomen and pelvis	10	3 years	For possible appendicitis or kidney stone, ask whether ultrasound can be used.
●	CT angiography (of the heart)	12	4 years	1 in every 1,300 60-year-olds may get cancer as a result, so it probably shouldn't be used for screening.
●	CT of abdomen and pelvis repeated with and without contrast	20	7 years	"Double scans" are rarely necessary; fewer than 5 percent of patients should receive one.
●	PET with CT	25	8 years	It exposes patients to very high radiation doses, so make sure that it is really necessary.

[1] Doses are typical values for an average-sized adult. The actual dose can vary substantially depending on a person's size as well as on differences in imaging. [2] For every 2,000 people exposed to 10 millisieverts of radiation from a CT scan, one will develop cancer, according to the Food and Drug Administration.

Just one CT scan of the abdomen and pelvis equals about 10 millisieverts, more radiation than most residents of Fukushima, Japan, absorbed after the Fukushima Daiichi nuclear power plant accident in 2011.

director of the Center for Radiological Research at Columbia University. But, he points out, adults actually receive far *more* scans than children do, "so the bigger issue is actually with adults." Research also suggests that, contrary to expectations, the risk of radiation-induced cancer, notably of the lungs, doesn't decline as we age.

ONE SCAN LEADS TO ANOTHER

One of the insidious ways that unnecessary CT scans increase risk is that a single CT test often leads to another, then another. A disturbing example of that dangerous cascade was featured in an article in the September 2014 issue of the Journal of Patient Safety, co-authored by John Santa, M.D., medical director of the Consumer Reports Health Ratings Center.

An 11-year-old girl received a CT scan because of possible appendicitis. That was the first mistake: An ultrasound, which does not emit radiation, is the best initial test in such situations. The second error occurred when her CT showed a normal appendix but her doctors noted a spot on one lung and decided that it warranted a follow-up CT. Such incidental findings are so common doctors have a name for them: incidentalomas.

Expert advice is to ignore the vast majority of those results because slight abnormalities seen on scans are very common but rarely harmful. Yet many doctors find the urge to order follow-up tests irresistible. For the 11-year-old girl, the CT didn't reveal a tumor or any other problem, but over the next two years her doctors recommended repeat scans of her lungs, all of which would further increase her cancer risk.

"Stories like this occur every day in the United States," Santa and his co-authors wrote. "This unfortunate sequence of patient harm, waste, and needless anxiety could have been completely avoided with an ultrasound. None of this had to happen. None of this *has* to happen."

WHY THERE'S SO MUCH OVERUSE

The main reasons for excessive scanning are:

• **Financial incentives.** Overuse is caused "not just by greed and money, but that's part of it," says Swensen of the Mayo Clinic. Most doctors are paid by volume, he notes, so they have an incentive to order lots of tests. And many doctors have invested in radiology equipment or clinics. Such physicians order far more CT scans and other imaging tests, research shows.

• **Fear of lawsuits.** Almost 35 percent of imaging tests are ordered mainly as a defense against lawsuits, not because of true medical need, according to a study presented at the 2011 meeting of the American Academy of Orthopaedic Surgeons.

• **Uninformed physicians.** In a 2012 study of 67 doctors and medical providers caring for patients undergoing abdominal CT, fewer than half knew that the scans could cause cancer. In another study, only 9 percent of 45 emergency-room physicians said they knew that CT scans increased cancer risk.

• **Misinformed patients.** Fewer than one in six patients in our survey said their doctors had warned them about the radiation risks of medical imaging. It's not surprising, then, that many patients have mistaken assumptions about the dangers of medical radiation. For example, almost as many people in our survey (17 percent) were very concerned about magnetic resonance imaging (MRI), which doesn't emit radiation, as were concerned about CT scans (19 percent).

• **Patient demand.** When you or your child is in pain, it's normal to want an imaging test to find out the cause. But that's often not necessary or wise. Many back-pain sufferers, for example, ask their doctor for an X-ray or CT scan (and many doctors acquiesce) even though expert guidelines say that such tests are usually warranted only if the pain lasts a month or longer.

• **Lack of regulation.** About one-third of the people in our survey assumed that laws strictly limit how much radiation a person can be exposed to during a CT scan. In fact, unlike mammography, there are no federal radiation limits for any kind of CT imaging.

There are also no national standards for the training or certification of technologists (professionals who operate the imaging machines). Some states allow almost anyone to work the equipment. The government relies on three outside accrediting organizations–the American College of Radiology, the Intersocietal Accreditation Commission, and The Joint Commission–to ensure the safety of advanced imaging facilities. But each group has different quality and safety standards.

"As you go around the country, you see all

MY KID HIT HIS HEAD! DOES HE NEED A CT SCAN?

It's natural to worry if your child falls and hits his head. But parents seem to be taking those accidents more seriously. The number of ER visits for head injuries in children has almost doubled in the past decade, according to the national Centers for Disease Control and Prevention.

And "more and more parents arrive in the ER with the idea that their visit won't be complete without a head CT," says James Duncan, M.D., a radiologist at Washington University in St. Louis. In fact, almost half of children with head injuries seen in ERs now get CT scans. But about one-third of them are not needed, says the American Academy of Pediatrics.

For example, all it takes to diagnose a concussion is a careful physical exam. CT scans are necessary if the doctor suspects a skull fracture, bleeding in the brain, or other serious injury, or if your child was involved in a serious accident (like a car crash, falling off a bike without a helmet, or falling down five or more stairs) or is unconscious, has tingling on one side of the body, or suffers hearing or vision loss.

this variation in how medical imaging is being used and adherence to best practices," Duncan says. Starting in 2016, the Centers for Medicare and Medicaid Services (CMS) plans to cut reimbursement rates if CT machines don't have the most recent safety features. It has been reported that about one-third of the scanners now used across the country won't meet those new CMS standards.

WHAT YOU CAN DO

Here's our advice on what to do before you get any radiation-based imaging test:

• **Ask why the test is necessary.** Of course, don't turn down a test if it's really needed. But they're often not. So ask why the test is being done, how the results will be used, what will happen if you don't get the test, how much radiation you will be exposed to, and whether there is a radiation-free alternative like MRI or ultrasound that could be substituted.

• **Check credentials.** There's no guarantee that the equipment will work or that the providers are skilled. But there are some indicators. Ask whether the facility is accredited by the American College of Radiology, whether the CT technologists are credentialed by the American Registry of Radiologic Technologists, and whether the person interpreting the scans is a board-certified radiologist or pediatric radiologist. Also check online to see whether the radiology professional, imaging facility, or referring physician has joined efforts to reduce the overuse of medical imaging, such as Image Gently (imagegently.org), which focuses on children, and Image Wisely (imagewisely.org) for adults.

• **Get the right dose for your size.** The smaller or thinner you are, the lower the radiation dose you need. The circumference of your chest, hips, thigh, or waist can also change the dose. So before you get scanned, ask the person taking the test whether they've factored all of that into your scan.

• **Ask for the lowest effective dose.** The strength of the radiation dose used during a CT scan can vary tremendously, even when done in the same institution and for the same medical purpose. Avoiding the highest of those doses could almost cut in half the number of future radiation-related cancers, according to a 2013 study in the journal JAMA Pediatrics.

• **Avoid unnecessary repeat scans.** The Institute of Medicine reports that $8 billion is spent annually on repeat testing, much of it unnecessary. That often happens because doctors may prefer to get a new test rather than look at a previous one. So let your doctor know if you recently had an imaging test. To track your scans, jot down the date, facility, and ordering physician in a journal. And ask for copies of your scans to be put on a CD so that you can show them to new doctors.

DOES YOUR HOSPITAL OVERSCAN?

"Double scans" occur when a doctor orders a regular CT scan, then has it done again with a contrast dye to make certain areas more visible. Hospitals must now report the number of double scans they do to the Centers for Medicare and Medicaid Services. And we include that information in Consumer Reports' hospital Ratings.

Double scans usually aren't necessary. "It's just pure waste; they do it either out of ignorance or greed," says Stephen J. Swensen, M.D., medical director at the Mayo Clinic in Rochester, Minn.

Only about 35 percent of the hospitals in our Ratings had double-scan rates of 5 percent or less in both categories, the cutoff we use for a top rating. To see how hospitals in your area score on that and other measures, subscribers to our website can go to ConsumerReports.org/hospitalratings.

4 SCANS YOU CAN USUALLY SKIP

The imaging tests listed below can often be avoided. They were culled from the Choosing Wisely campaign, an initiative of more than 60 professional medical organizations to identify tests or treatments that are done too often. You can find more of its recommendations at the website ConsumerHealthChoices.org.

1. X-RAYS FOR BACK PAIN

Lower-back pain can be excruciating. So getting an X-ray or CT scan to find the cause would seem to be a good idea. But the pain usually stems from muscle damage and clears up on its own within a month or so. Getting a test sooner than that won't speed your recovery, and it's usually needed only if your doctor sees signs of severe or worsening nerve damage, or a serious underlying problem such as cancer or a spinal infection, according to the American Academy of Family Physicians.

2. CHEST X-RAYS BEFORE SURGERY

Many people automatically receive a chest X-ray to "clear" them for surgery. (Some hospitals even require the test for almost all patients who are admitted.) That's unnecessary, according to the American College of Radiology. You generally need the test only if you have lung or heart disease, you have signs or symptoms of a heart or lung condition, or you're scheduled for surgery that will involve the heart, lungs, or part of the chest. If hospital staff insists on a preoperation chest X-ray despite your objection, ask to speak to the hospital's ombudsman.

3. CT SCANS TO SCREEN FOR LUNG CANCER

There are lots of ads now for CT lung-cancer screening. But the American College of Chest Physicians, among other groups, says that the test is worthwhile only for people at the highest risk of developing lung cancer: current or former smokers between the ages of 55 and 80 who smoked the equivalent of a pack a day for 30 years.

4. CT SCANS FOR HEADACHES

Many people who experience severe headaches want a CT scan to see whether they're caused by a brain tumor or other serious problem. But the American Headache Society says that's necessary only if your doctor can't diagnose your problem based on a physical exam, which he or she almost always can. Some red flags include headaches that are sudden or explosive, or those accompanied by fever, seizure, or vomiting. But in those cases, MRIs, which don't expose you to radiation, are often a better choice than CT scans.

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USED2015

Lab TESTS

WHEN THE FUR FLIES

Pet hair is a top cleaning complaint for many consumers, so our Ratings have a special column for that category.
See page 44.

PHOTOGRAPH BY TRAVIS RATHBONE

PROP STYLING: WENDY SCHELAH

Clean Up With the Right Vac

Get ready to take on your biggest challenge, from dirty carpets to pet hair

NO VACUUM EXCELS at all types of cleaning–your home's layout and even décor dictate the type you might need. That will become clear as you get ready for a thorough spring cleaning. Do you have lots of carpet or just bare floors? Drapes or shutters? And it will especially be apparent if you have pets that are leaving little reminders of their winter coats everywhere you look.

Take carpets. They're a vacuum's toughest job and rank highest on many people's priority lists. Dirt tends to collect and hide in the carpet, and our feet can grind it in. The better bagged uprights, with beefy motors and wide brush rolls, clean the most deeply. But you want them to be maneuverable as well. In our tests, no bagged vacuum that was superb at deep-cleaning carpets was especially easy to handle, but five of the top bagged-upright models we recommend weigh less than 20 pounds (models **A3**, **A4**, **A8**, **A9**, and **A10**). One of the lower-cost picks in our Ratings worth a look: the $150 Hoover WindTunnel T-Series Pet UH30310. It gets superb marks for pet-hair pickup and has a manual adjustment for carpet height. At 17 pounds, it's also light enough to maneuver easily. (See "Which Vacuum for Which Task," on page 46.)

If you have few carpets and lots of tile, bare wood, or vinyl flooring, you can get a bagless upright–say, the $260 Shark Rotator Professional Lift-Away NV501–and enjoy easy handling in a lighter-weight vacuum. Other full-sized vacs might do almost as well for carpets while excelling at bare floors, a relatively easy task.

A heavy vacuum can be a true liability if you have stairs. The better canisters, led by the bagged **C1** Miele S 8590 Marin, $1,000, are heavier than most uprights–but you're mostly moving just the hose and power head, not the entire machine.

In addition to our Ratings, our brand-repair history (see "How Reliable Is That Vac?" on the facing page) lists the percentage of upright and canister vacuums that failed or had a problem that was unresolved.

Sometimes you need just a light cleaning before guests show up. For that, see our separate listing of recommended handheld and stick vacuums next to the Ratings. None of them can handle carpet deep cleaning, but they do a decent job. For example, the top-rated hand vac, the Shark Pet Perfect II SV780, $60, got very good marks for carpet cleaning and pet-hair cleanup.

Pick the Vacuum for Your Needs

BEST FOR THE WELL-CARPETED HOME

- **A1 Kenmore** $350
- **A5 Eureka** $160
- **C2 Kenmore** $500

It's the challenge of deep-cleaning carpets that separates the winners from the also-rans. Of our picks, only the bagged-upright **A5** excelled in this tough test–it also was superior at keeping its emissions low. **A1** and **C2** didn't do quite as well for carpets but together scored near the top overall, aided by plenty of airflow for tools and low emissions.

BEST FOR MIXED FLOORS

- **B1 Hoover** $130 CR Best Buy
- **B2 Eureka** $120 CR Best Buy

If you want neither the annoyance nor the expense of bags and don't need the carpet-cleaning power of a bagged vacuum, these two bagless vacs should fit the bill. **B1**'s chief strengths are its beefy tool airflow, low emissions, and superb pet-hair pickup. The upright **B2** matched **B1** for emissions but slipped a bit in the other two tests. Neither vac, however, lets you shut off its brush roll, which could mar the finish of a wood floor and scatter debris. Both recommended canisters (not listed in the Ratings), the Kenmore 22614, $350, and the Panasonic MC-CL935, $330, both CR Best Buys, offer that capability and were top-notch for pet hair as well.

TOP PICKS FOR PET HAIR

- **A2 Kenmore** $200 CR Best Buy
- **C3 Kenmore** $400
- **C5 Kenmore** $300 CR Best Buy

Neither bagged nor bagless models take a lead on picking pet hair off carpet, but the bagged-upright **A2** offers powerful tool airflow as well as great pet-hair pickup–and for a friendly price. **C3** came closest among our picks for bagged canisters. So did **C5**, but for a lower price.

Ratings: Vacuums

Scores in context: Of the 79 uprights tested, the highest scored 74; the lowest, 33. Of the 46 canisters, the highest scored 75; the lowest, 33. Listed below are the top-scoring models in order of performance. Recommended models offer top performance and specific strengths. CR Best Buys blend value and performance.

☑ CR Best Buy ☑ Recommended

● Excellent ◓ Very Good ○ Good ◒ Fair ● Poor

A. BAGGED UPRIGHT

Rec.	Rank	BRAND & MODEL	PRICE	SCORE	TEST RESULTS						
					Carpet	Bare Floors	Tool Airflow	Noise	Emissions	Handling	Pet Hair
☑	1	**Kenmore** Elite 31150	$350	74	◓	●	●	○	●	○	◓
☑	2	**Kenmore** 31140	$200	71	◓	●	●	○	●	○	●
☑	3	**Kenmore** Progressive 31069	$200	71	◓	●	●	○	●	○	●
☑	4	**Hoover** WindTunnel Max UH30600	$180	70	◓	●	◓	○	●	○	●
☑	5	**Eureka** Boss Smart Vac 4870[ ]	$160	69	●	●	○	○	●	○	●
☑	6	**Kirby** Sentria II	$1,370	68	●	●	●	◒	◓	◒	●
☑	7	**Hoover** WindTunnel Anniversary U6485-900	$230	67	◓	●	◓	◒	◓	○	◒
☑	8	**Sebo** Felix Premium	$600	66	◓	●	○	○	●	◓	●
☑	9	**Hoover** WindTunnel T-Series Pet UH30310	$150	65	◓	●	◓	○	●	◓	●
☑	10	**Hoover** WindTunnel T-Series UH30300	$140	65	◓	●	◓	○	●	◓	●

B. BAGLESS UPRIGHT

		BRAND & MODEL	PRICE	SCORE	TEST RESULTS						
☑	1	**Hoover** WindTunnel T-Series Rewind Bagless UH70120	$130	69	◓	●	●	○	●	◓	●
☑	2	**Eureka** AirSpeed AS1000A	$120	66	◓	●	◓	○	●	◓	◓
☑	3	**Dyson** Ball Multi Floor	$600	65	◓	●	○	○	●	◓	◓
☑	4	**Dyson** Cinetic Big Ball Animal	$600	65	◓	●	○	○	●	○	◒
☑	5	**Shark** Rotator Professional Lift-Away NV501	$260	65	◓	●	○	◓	●	◓	◒

C. BAGGED CANISTERS

		BRAND & MODEL	PRICE	SCORE	TEST RESULTS						
☑	1	**Miele** S 8590 Marin	$1,000	75	◓	●	●	◓	●	○	●
☑	2	**Kenmore** Elite 21814	$500	74	◓	●	●	○	●	◒	◓
☑	3	**Kenmore** Progressive 21714	$400	72	◓	●	◓	○	●	○	●
☑	4	**Panasonic** MC-CG937	$330	71	◓	●	◓	○	●	○	◓
☑	5	**Kenmore** Progressive 21614	$300	70	◓	●	◓	○	●	○	●
☑	6	**Kenmore** Progressive 21514	$250	68	◓	●	○	○	◓	○	○

BEST FOR QUICK PICKUPS

These did best in our small-vacuum tests, which include carpet-surface, bare-floor, pet-hair, and edge cleaning.

Hand Vacs

- **Shark Pet Perfect II SV780** $60
- **Eureka Easy Clean 71B** $50
- **Bissell Pet Hair Eraser 33A1** $35

Stick Vacs

- **Dyson DC59 Animal** $500
- **Dyson DC59 Motorhead** $550
- **Shark Rocket HV302** $180
- **Hoover Platinum LiNX BH50010** $160
- **Shark Navigator Freestyle SV1106** $100
- **Dirt Devil Accucharge BD20035RED** $70

How Reliable Is That Vac?*

We asked readers whether their machine broke. The table shows the percentage that failed, by brand, for each type.

UPRIGHTS	
Kirby	4%
Shark	4%
Bissell	6%
Dirt Devil	7%
Hoover	7%
Kenmore	7%
Eureka	8%
Dyson	9%
Oreck	10%
Electrolux	12%
Riccar	12%
Miele	13%
Simplicity	13%
CANISTERS	
Miele	7%
Kenmore	9%
Dyson	9%
Hoover	12%
Electrolux	13%
ROBOTIC	
Roomba	14%

*Results based on Consumer Reports Annual Product Reliability Survey of almost 77,000 subscribers who bought new vacuums from 2010 to midyear 2014. Differences of fewer than 3 points aren't meaningful. Data are adjusted to eliminate differences linked solely to the age and use of the vacuum. Note that models within a brand may vary.

CLEANING UP

Which Vacuum for Which Task

Uprights

Price Range
$50-$800

Best for ...
On average, these are the lowest-cost way to deep-clean carpets. Bagged models in particular can deep-clean carpets and rugs, and all offer a wide cleaning swath.

Drawbacks
Pulling, pushing, and carrying them can be hard, especially on stairs.

Care Tip
For maximum airflow with both full-sized types, replace the bag or empty the bin before it's completely filled.

Canisters

Price Range
$600-$3,000

Best for ...
They're superior for cleaning curtains, upholstery, and spots beneath furniture. Canisters are also easier on stairs because you move just the hose and powerhead.

Drawbacks
The top canisters are pricier than comparable uprights.

Care Tip
When retracting the cord, routinely letting it snap can weaken the plug. Slow down the motion during the last few feet.

Stick

Price Range
$30-$200

Best for ...
Quickly picking up dry surface litter anytime you don't want to or cannot bend.

Drawbacks
Most don't pick up as well as hand vacuums, their dirt bin is usually small, and most are noisy.

Care Tip
Frequently clean or replace filters, and clean out dirt cup to prevent bacterial growth when using both hand and stick vacs.

Hand

Price Range
$35-$60

Best for ...
Light, quick surface cleaning on carpets and bare floors, especially in tight spots that you can't reach with a stick vac. Some can handle pet hair on upholstery.

Drawbacks
Like stick vacuums, they don't have much power compared with a full-sized vacuum.

Care Tip
With cordless hand and stick vacs, charge the battery according to the owner's manual for maximum product life.

How Consumer Reports Tests Vacuums

Silica sand, wood flour, talcum powder, and some very cooperative cats contribute to our tough protocols

For guidance on how well a vacuum picks up, how much it keeps in, how easy it is to maneuver, and how noisy it is, comparative tests provide the most complete picture.

CARPETS We adapt an industry-standard test to lift embedded talc and sand from a preconditioned, medium-pile carpet. Before the test, which uses two samples of each vacuum, we adjust vacuums to uniform settings and weigh the soiled carpet and vacuum. After a sequence of 16 back-and-forth strokes across the test area, we weigh the carpet and vacuum again and derive a score from how much the vacuum picked up.

BARE FLOORS We use the same type of sand over a specified section of sheet vinyl, running each vacuum on its bare-floor setting for two strokes—one forward, one back—for about 1 second per stroke. We calculate the score by how much each picks up.

TOOL AIRFLOW We attach the vacuum's accessory hose to a cylinder with a set opening and measure for pressure drops as we vacuum up 300 grams of wood flour—enough to gag some lesser vacs.

EMISSIONS We test how much a vacuum keeps from releasing using a sealed, climate-controlled room. Running each vacuum for a set period, we load the vacuum with 50 grams of wood flour. We then run the vacuum with the brush propped off the floor in order to measure the particle concentration released by the bag or the bin. Then we vacuum the carpet with more embedded dirt.

PET HAIR We embed hair from Maine coon cats into medium-pile carpet. We pass each vacuum a set number of times over the carpet and measure how much gets entangled in the vacuum's brush, wheels, and bearings. We also judge how much the vacuum left behind on the carpet.

NOISE We use a decibel meter. While vacuuming, we measure from where a user might stand (2 feet in front, 5 feet up) with a vacuum set to deep-clean at its maximum power setting.

HANDLING We assess handling by two judgments: ease of carrying, which includes vacuum weight and handle height, and ease of pushing and pulling the model. Weight includes the vacuum and any onboard tools. In calculating a model's overall score, we also judge a vacuum's cord length, how much a bagless vac's bin holds, and more.

LG HE WT5680HVA high-efficiency washer

LG DLEX5680V, the matching dryer

Washers and Dryers Get More Efficient

Laundry day may not exactly be fun, but it can be a lot easier

DO YOU KNOW any laundry enthusiasts? Unlike cooking, washing and folding laundry isn't fun–no matter how you spin it–but when your washer breaks and dirty laundry piles up, you quickly appreciate a machine that gets the job done.

Front-loaders and high-efficiency top-loaders clean best, while using less water, yet agitator washers remain the best sellers because they're usually cheaper and faster. Tougher federal standards requiring all washers to use even less water and energy kick in March 7. We're starting to test those models and will soon report on performance and any changes in wash times. The first Energy Star-qualified dryers are in stores now. You can see our take on them below.

As for prices, the best washers and dryers we've tested are often the most expensive, though we've found impressive pairs for less. You don't have to buy them as a set. If you want to, you'll know they're a couple when some of the same numbers pop up in the model name.

Drying Time

You may have seen the Energy Star label on dryers—for the first time—and wondered what it means. Many washers we test are Energy Star qualified; some dryers are earning that mark, too. Manufacturers can manipulate wash time, hot water usage, and spin speeds for better extraction and still deliver impressive cleaning—with better energy use and water efficiency. But with dryers there are fewer variables to play with—mostly it's drying time and the amount of heat.

We tested seven electric Energy Star dryers, from LG, Maytag, and Whirlpool. All were excellent at drying and quiet or at least relatively quiet. But they didn't make our list of top picks on page 48. Our tests found that you'll save some energy using the energy-saving option, but you'll extend the drying time, in some cases doubling it. The $950 Whirlpool Duet WED87HEDW, for example, took about 2 hours to dry our 12-pound load of cottons using EcoBoost. Energy Star says you can expect to save about $20 per year in electricity with an Energy Star dryer.

Get the Most From Your Washer

Here's how to improve the performance of your high-efficiency top- or front-loader.

Sort. Washer capacities have gotten much bigger, and some can hold 25 pounds or more, but you still have to sort. Mixing fabrics, colors, and really dirty items with the not-so-dirty can mean mediocre or even disastrous results—using the delicate setting to wash delicates with heavier fabrics can damage fine items and do a poor job cleaning heavier fabrics. So fully load the washer with similar items, but don't pack tightly.

Load handfuls at a time. Minimize tangling by washing similar items together. Rather than dumping everything into the machine at once, add a few items at a time, making sure to un-bunch sleeves, pants legs, and socks.

Adjust soil setting. Some washers aren't so gentle on fabrics, so use the normal wash on the light-soil setting when possible and the delicate cycle when necessary.

Change the spin speed. High-efficiency (HE) top-loaders and front-loaders spin much faster than agitator top-loaders, so more water is extracted and dryer time is cut. If wrinkling is a problem, be sure to untangle and shake out items before you put them in the dryer. For dress shirts and other items where wrinkling is a no-no, reduce the washer's spin speed or pick a cycle such as perm press, which usually uses lower speeds. Add a slightly dampened cloth for good measure.

Check the manual. If you need to wash a shower curtain or other waterproof item, first read your manual. Some HE top-loaders can't handle those items because they increase the chance of loads becoming unbalanced, which can cause excessive shaking and damage the machine.

Ratings: Washers

Scores in context: Of the 100 washers tested, the highest scored 83, the lowest, 24. Listed below are the top-scoring models in each category, in order of overall performance. Recommended models offer top performance and specific strengths. CR Best Buys blend value and performance, and are recommended. Similar models are noted and are comparable to the tested model.

☑ CR Best Buy ☑ Recommended

● Excellent ◓ Very Good ○ Good ◒ Fair ● Poor

A. FRONT-LOADERS

Recommended	Rank	BRAND & MODEL	PRICE	SCORE	TEST RESULTS: Washing Performance	Energy Efficiency	Water Efficiency	Capacity	Gentleness	Noise	Vibration	Cycle Time (min.)
☑	1	**LG** WM8500HVA	$1,450	**83**	●	●	●	●	◓	◓	◓	90
☑	2	**Kenmore** Elite 41073	$1,450	**82**	●	●	◓	●	◓	◓	◓	95
☑	3	**Maytag** Maxima MHW8100DC	$1,300	**80**	●	●	●	◓	◓	◓	◓	75
☑	4	**LG** WM8000HVA	$1,450	**80**	●	●	◓	●	◓	◓	◓	100
☑	5	**Samsung** WF56H9100AG	$1,520	**80**	◓	●	●	●	◓	◓	◓	85
☑	6	**Maytag** Maxima MHW5100DW	$950	**80**	●	●	●	◓	◓	○	◓	75

B. HIGH-EFFICIENCY TOP-LOADERS

Recommended	Rank	BRAND & MODEL	PRICE	SCORE	TEST RESULTS							
☑	1	**LG** WT5680HVA	$1,200	**73**	●	◓	◓	●	○	◓	●	75
☑	2	**Samsung** WA56H9000AP	$1,500	**72**	◓	◓	◓	●	○	◓	●	75
☑	3	**LG** WT1701CV	$950	**72**	◓	◓	◓	◓	○	◓	●	75
☑	4	**LG** WT1001CW	$650	**72**	●	◓	●	○	○	◓	●	70

C. AGITATOR TOP-LOADERS

Recommended	Rank	BRAND & MODEL	PRICE	SCORE	TEST RESULTS							
☑	1	**Whirlpool** WTW4850BW	$580	**56**	◓	○	●	○	○	○	●	50
☑	2	**GE** GTWN5650FWS	$700	**55**	◓	○	○	○	◓	○	●	55

Ratings: Dryers

Scores in context: Of the 104 electric dryers tested, the highest scored 86, the lowest, 11. Listed below are the top-scoring models in order of overall performance. Recommended models are noted, as are gas models that are comparable to the tested model.

☑ Recommended

● Excellent ◓ Very Good ○ Good ◒ Fair ● Poor

D. DRYERS

Recommended	Rank	BRAND & MODEL	PRICE	SCORE	TEST RESULTS: Drying Performance	Capacity	Convenience	Noise
☑	1	**Samsung** DV56H9100EG Gas: DV56H9100GP	$1,520	**86**	●	●	●	◓
☑	2	**Samsung** DV56H9000EP Gas: DV56H9000GP	$1,500	**84**	●	●	●	◓
☑	3	**LG** DLEX8500V Gas: DLGX8501V	$1,600	**84**	●	●	●	◓
☑	4	**Kenmore** Elite 61623 Gas: Elite 71623	$1,050	**80**	●	◓	◓	●
☑	5	**Samsung** DV50F9A8EVP Gas: DV50F9A8GVP	$1,100	**80**	●	◓	◓	●

Pick the Right Pair for Your Needs

BEST FRONT-LOADERS AND THEIR MATCHING DRYERS

- **A1 LG** $1,450 and **D3** $1,600
- **A2 Kenmore** $1,450 and **Kenmore** 81073 $1,200
- **A3 Maytag** and **Maytag** MED8100DC $1,300 each
- **A6 Maytag** and **Maytag** MED5100DW $950 each

All of the washers offer superb cleaning and impressive gentleness, and most are relatively quiet. The dryers excelled at drying and are quiet or relatively quiet. **A1** and **A2** have jumbo capacities and can hold about 26 pounds of laundry. Use A1's TurboWash to trim about 20 minutes of wash time without sacrificing cleaning; on **A2,** Accela-Wash does the same. **A3** and **A6** are made in the U.S. and have faster wash times, and their matching dryers are Energy Star qualified, but **A6** is relatively noisy.

BEST HIGH-EFFICIENCY TOP-LOADERS AND THEIR MATCHING DRYERS

- **B1 LG** and **LG** DLEX5680V $1,200 each
- **B2 Samsung** and **D2 Samsung** $1,500 each
- **B3 LG** $950 and **LG** DLEY1701V $1,100

B1 is one of the few high-efficiency (HE) top-loaders to deliver excellent cleaning, and it can hold about 26 pounds of laundry. The TurboWash trims about 20 minutes off wash time. **B2** can hold about 28 pounds of laundry, the most of all top-loaders tested. **B3** also has TurboWash. Controls are up front, and it has a large capacity, so shorter folks may have trouble reaching laundry at the bottom of the deep tub. All of the dryers were excellent at their job and relatively quiet.

IMPRESSIVE PAIRS FOR LESS

- **Samsung** WA45H7000AW and **Samsung** DV45H7000EW $700 each
- **Maytag** Bravos XL MVWB725BW and **Maytag** Bravos XL MEDB725BW $800 each
- **Samsung** WA45H7200AW and **Samsung** DV45H7200EW $800 each

These HE top-loaders offer impressive cleaning and large capacities, but like most top-loaders, they aren't so gentle on fabrics. The Samsungs are quieter and have shorter wash times. The Maytag dryer is impressive at drying and relatively quiet. The Samsung dryers ace drying and are relatively quiet.

ConsumerReports®

Find the cleaning advice you need!

Essential Guide:

- Supplies that will clean anything faster and better
- Do home remedies really work?
- Pro secrets for cleaning clutter
- Simple keep-it-clean calendar to keep up with home care
- Stain-removal guide

Available at bookstores or at ConsumerReports.org/books

CRPUB02

The Hot List

Here are the latest tests from our labs to help you cope this winter. Our list of the best snow will help you stay ahead of the storms. And once you're inside and warm, the newest headphones and streaming media players will keep you entertained.

Troy-Bilt Vortex 2890 31AH55Q

Grado Prestige SR325e

Headphones

Scores in context: Of the 137 models tested in these two categories, the top scored 91; the bottom, 31.

MODEL	SCORE
STANDARD	
Grado Prestige SR325e, $300	91
Grado Prestige SR225e, $200	88
HiFiMan HE-400i, $500	88
Bowers & Wilkins P7, $400	86
Grado Prestige SR80e, $100	86
Shure SRH1440, $300	81
Grado Prestige SR125e, $150	80
Sennheiser RS 180, $180 (wireless)	80
Klipsch Image X11i, $350	80
Polk Audio Nue Era, $80	80
NOISE-CANCELING	
Beats by Dre Beats Executive, $300	85
SMS Audio Street by 50 – ANC, $280	82
Samsung Level Over, $300 (wireless)	80
Phiaton BT220 NC, $160 (wireless)	76
Bose QuietComfort 25, $300	75
Bose QuietComfort 20i, $300	74

Snow Blowers

Scores in context: Of the 46 models tested, the top machine scored 90; the bottom, 51.

MODEL	SCORE
Cub Cadet 31AH57S, $1,500	90
Troy-Bilt Vortex 2890 31AH55Q, $1,300	90
Cub Cadet 930SWE 31AH95SU, $1,600	89
Ariens 921032, $1,300	88
Craftsman 88396, $1,200 (and similars 98539, $1,000, and **Troy-Bilt** Storm 3090XP 31AH55R, $1,200)	88
Cub Cadet 31AH55T, $1,100 (and similar 31AH55S, $1,300)	88
Ariens AX254 921030, $1,000	87
Troy-Bilt Storm 3090XP 31AH55Q, $1,100 (and similars **MTD** Pro 31AH65FH, $1,000, and **Yard Machines** 31AH65FH, $1,000)	87
Ariens 921013, $1,400	86
Ariens 921022, $1,000	85
Toro Power Max 828 OXE 38634, $1,500	85

Streaming Media Players

Scores in context: Of the 14 models tested, the top device had a score of 70; the bottom, 35.

MODEL	SCORE
Roku 3, $100	70
Amazon Fire TV, $100	68
Roku Streaming Stick (HDMI version), $50	66
Roku 2, $70	66
Google Chromecast, $35	66
Roku 1, $50	65
Amazon Fire TV stick, $40	63

Roku 3

Amazon Fire TV

Road REPORT

WHAT LIES BENEATH

What's the best place to get your car fixed? Our exclusive survey, based on 121,000 vehicle repairs, has the answers. See page 52.

Whose Wrench Do You Trust?

When it comes to getting your car repaired, our survey found that independents outshine dealerships

FOR MOST OF US, taking the car to the mechanic ranks right up there with getting root canal surgery. But there's a way to ease the pain. Our latest survey of repair satisfaction found that when your car is ailing, odds are that you'll be more satisfied with an independent repair shop than with a franchised new-car dealership.

Our annual survey of Consumer Reports subscribers found that independents outscored dealership service once again for overall satisfaction, price, quality, courteousness of the staff, and work being completed when promised. With few exceptions, the entire list of independent shops got high marks on those factors. The same couldn't be said for franchised new-car dealers.

The one automaker that outscored the independent shops was the electric carmaker Tesla, which earned high praise for its on-time repairs, courtesy, price, quality, and overall satisfaction.

But part of Tesla's success might be because it's new to the market, and it has a relatively small number of customers to satisfy compared with the established luxury brands. As the number of Tesla models increases—especially with the release of the Model E compact vehicle in a few years—we'll be watching closely to see whether its customer-friendly repair policies, which include providing service loaners and flatbed tow trucks, can keep pace with the brand's growth.

The survey, conducted by the Consumer Reports National Research Center, was based on subscriber satisfaction with repairs on more than 121,000 vehicles—80,000 of which were repaired at franchised dealers and more than 41,000 at independent shops.

Luxury and upscale brands topped the chart among franchised new-car dealers, with Buick, Lincoln, Cadillac, Lexus, Porsche, and Acura slotting in behind Tesla, in that order.

To be fair to mechanics at franchised dealerships, our respondents also reported being very satisfied overall with their repairs from top to bottom—despite trailing the Ratings of the independent shops.

Is it the better coffee, the putting greens, or the massage chairs that put premium dealerships at the top of the list? Not necessarily. There were also some disappointments involving prestige marques.

The biggest gripe was about the cost of parts and labor. Mercedes-Benz drivers, in particular, were much more satisfied with the price they paid at independent shops.

Also dinged for high prices were Jaguar dealerships as well as Mini dealerships that often share a service drive (and high prices) with an affiliated BMW dealership.

But if you own a BMW, Porsche, or Volkswagen, bargain hunting for a mechanic might not pay off. Owners of those brands were equally satisfied with the price paid at dealerships and independent shops.

AT YOUR SERVICE
Though dealerships trailed independent shops, overall satisfaction with their work was still fairly high.

GETTY IMAGES

Ratings: Repair Satisfaction

Ratings are based on 121,188 auto-repair outcomes at new-car dealerships and independent service stations between spring 2013 and spring 2014.

Better ◄ ► Worse

MAKE	OVERALL SCORE		QUALITY		PRICE		TIMELINESS		COURTESY	
	Dealerships	Independent Service Stations	Dealerships	Independent Service Stations	Dealerships	Independent Service Stations	Dealerships	Independent Service Stations	Dealerships	Independent Service Stations
Tesla	93	–	●	–	●	–	●	–	●	–
Buick	85	90	◓	●	◓	◓	◓	●	●	●
Lincoln	84	89	◓	◓	◓	◓	◓	●	●	●
Cadillac	84	90	◓	●	○	◓	◓	●	●	●
Lexus	84	89	◓	●	○	◓	◓	●	●	●
Porsche	84	86	◓	◓	○	○	◓	◓	●	●
Acura	83	88	◓	◓	○	◓	◓	●	●	●
GMC	83	88	◓	◓	○	◓	◓	◓	●	●
Volvo	82	88	◓	◓	○	◓	◓	●	●	●
Chevrolet	82	88	◓	◓	○	◓	◓	●	●	●
Mercedes-Benz	82	88	◓	◓	◒	◓	◓	●	●	●
Infiniti	81	89	◓	●	○	◓	◓	●	●	●
Audi	81	88	◓	◓	○	◓	◓	◓	●	●
Scion	81	88	◓	◓	○	◓	◓	●	●	●
Honda	81	88	◓	◓	○	◓	◓	●	●	●
Ford	81	88	○	◓	○	◓	◓	●	●	●
Toyota	81	89	◓	◓	○	◓	◓	●	●	●
Chrysler	81	89	○	◓	○	◓	◓	●	◓	●
Kia	80	86	○	◓	◓	◓	◓	●	◓	●
Hyundai	80	88	○	◓	◓	◓	◓	●	◓	●
Jaguar	80	85	○	◓	◒	○	◓	◓	●	●
Subaru	80	88	○	◓	○	◓	◓	●	●	●
Land Rover	80	–	○	–	○	–	◓	–	●	–
Dodge	80	88	○	◓	○	◓	○	◓	◓	●
BMW	79	86	◓	◓	○	○	◓	◓	●	●
Mitsubishi	79	89	○	◓	○	◓	○	●	◓	●
Volkswagen	79	86	○	◓	○	○	◓	◓	●	●
Nissan	79	87	○	◓	○	◓	◓	●	◓	●
Mazda	79	85	○	◓	○	◓	◓	◓	◓	●
Mini	78	89	◓	●	◒	○	◓	●	●	●
Jeep	77	87	○	◓	○	◓	○	◓	◓	●
Ram	76	–	○	–	◓	–	○	–	◓	–

Guide to the Ratings. Overall score reflects general satisfaction with the repair experience. A score of 100 means that all respondents are completely satisfied; 80, that respondents are very satisfied, on average; 60, fairly well-satisfied. Differences of fewer than 4 points aren't meaningful, and the data have been adjusted to control for differences linked to mileage and incidences of serious problems among the cars in our survey, as well as whether the cars were purchased new or used. Each factor in the Ratings table reflects average scores on a scale from "completely satisfied" to "completely dissatisfied." Ratings for dealerships and independents are directly comparable because both were included in the same statistical tests. A dash (–) indicates that we didn't have a sufficient sample to report a Rating.

Buick had among the top marks in overall service satisfaction for dealerships.

It Pays to Haggle

You might think that service charges are non-negotiable, but haggling can pay off. Although only a small fraction of our survey respondents tried that option, those who did frequently saved money.

In our survey, fewer than 20 percent of respondents tried to negotiate over repair work. But among those who did, 60 to 82 percent were able to save some cash at dealerships, depending on the brand. Haggling success was even better with independent shops, with 71 to 84 percent of negotiators receiving discounts.

How much was saved varied among brands. The median worked out to $120 for repairs at dealers and $94 at independents.

Some luxury-car dealers were accommodating at the bargaining table, with those at BMW knocking off a median of $187 from contested repair orders. Mercedes-Benz dealerships discounted $180 from successful hagglers' final bills. Among mainstream brands, haggling knocked off a median of $152 for Subaru dealership repairs, $135 at VW, and $133 at Chevrolet.

By getting a second opinion on a repair, you can pit repair shops against each other in a bidding war for your business. Also ask for an itemized estimate up front to avoid inflated charges. And dealerships will often lower their price to ensure that you come back the next time.

19% The percentage of customers who try to negotiate auto-repair costs.

76% The percentage of hagglers who successfully negotiate a discount.

Big-Load Haulers

Four vehicles fit for moving day, Home Depot runs ... and daily life

MACHO GUYS MAY THINK THEY RISK losing their Man Card by not driving a pickup to the hardware store. In truth, you can do most hauling tasks in many everyday cars. Whether your daily existence requires you to have a maneuverable, easy-to-park hatchback; a go-anywhere, all-weather family hauler; or a compact minivan alternative, these four models we recently tested have the flexible interiors and cargo room that let you hop from family time to tool time and back. Ratings of 15 models are on page 56.

Subaru Outback

Return of the Wagon

85 3.6R Limited 82 2.5i Premium

Often overlooked in a sea of SUVs, the Outback wagon may be the best way to reconcile the weekday commute with your weekend chores.

Wagons have a tough image slog to make, up against the machismo of the modern SUV. But this butch brawler has all of the capability of most car-based crossovers, with more capacity to boot.

To create the Outback, Subaru took the redesigned Legacy sedan and added almost 3 inches of ground clearance, giving it SUV-like height. Its standard all-wheel drive can traverse most climate and urban obstacles. Yet unlike jostling SUVs, the Subaru soaks up all but the worst ruts and bumps.

Though most small SUVs have rear seats designed for jockeys, the Outback can carry two linebackers and their coach—as well as their shoulder pads and sackfuls of footballs. That roominess is a byproduct of the Outback's upright styling, which also provides a commanding view from the quiet cabin.

Fold down the rear seats—courtesy of a one-touch lever—and you get 34 cubic feet of usable space. That will swallow bicycles laid on their sides or handle your Costco run to stock up for the zombie apocalypse. Add a hitch and you can tow 2,700 pounds.

The predominant powertrain is the adequate and unexciting 2.5-liter four-cylinder, mated to a continuously variable transmission. We got 24 mpg, good for the wagon set. But if you're in a hurry, the 3.6R version's 256-hp six-cylinder comes with a deep well of power and gets 22 mpg.

For 2015, Subaru made a backup camera standard. The EyeSight safety suite, with forward-collision and lane-departure warnings, is available on all but the base trim level.

With its elegant blend of SUV- and carlike virtues, the Outback makes a strong argument for the return of the wagon to America's driveways.

175-hp, 2.5-liter 4-cyl.; 256-hp, 3.6-liter 6-cyl.

24 mpg; 22 mpg

$24,895-$32,995

Volkswagen Golf

The Do-It-All Hatchback

82

Creating a one-size-fits-all car is a challenging task, but the VW Golf comes tantalizingly close. Don't be fooled by its "small car" label; this cubist's dream of a hatchback has a shopping spree-friendly cargo space and an upscale interior.

The zippy 1.8-liter engine makes the Golf energetic and fun to drive. At 28 mpg overall, fuel economy is average among its peers. If you really need good mileage, opt for the TDI version's efficient turbo-diesel engine.

The Golf's ride control is unlike that of any other small car—exuding a living, breathing connection between driver and machine. And the suspension eats up bumps without being too soft. Interior noise levels are impressively low for a small car.

Volkswagen deserves applause for its restrained styling hand. Compact car design can be a bit swoopy and adolescent, which can result in poor access. But the Golf's squared-off openings allow easy entry for people and gear.

Over the years, the Golf has grown up a bit, figuratively and physically. The interior could be mistaken for one from a premium sedan, and the inviting rear seat lets two adults retain their dignity back there.

Pop the large VW emblem on the rear hatch and it opens to swallow copious amounts of groceries. Drop the rear seats and you'll fit all of the potting soil and petunias you can lay down in an afternoon. Payload capacity is 1,005 pounds.

A neat detail is that the hatchback's large VW emblem also houses the optional backup camera. It tilts open when you put the car in Reverse.

But those premium features don't come cheap, so you'll pay more for the Golf than for its compact peers. Yet they can't deliver the Volkswagen's almost perfect combination of traits.

170-hp, 1.8-liter turbocharged 4-cyl.

28 mpg

$18,995-$29,095

GAS PUMP BY MISTER PIXEL, MONEY BAG BY ROMAN TRILO-DENYSYUK FROM THE NOUN PROJECT

Most Space for the Least Gas?

MINIVAN	SMALL SUV	MEDIUM SUV	LARGE SUV
Ford Transit Connect	Subaru Forester 2.5i	Toyota Highlander Hybrid	Chevrolet Suburban
61/21	**35.5/26**	**40.5/25**	**62.5/16**
cubic feet/mpg	cubic feet/mpg	cubic feet/mpg	cubic feet/mpg

Ford Transit Connect
A Back-to-Basics Cargo Van

76

If you split your life between 9-to-5 office worker and weekend contractor, consider the Transit Connect. This proletarian Ford serves as a work-first van that can also handle family duty. But bear in mind that the savings compared with typical minivans requires sacrificing creature comforts.

The extended-length, seven-passenger version is a cavernous space. It has room to load lumber, Sheetrock, or a variety of gear in the tall, rectangular cargo area. Ford modified its global compact car platform—the basis for the Focus—with a beefier suspension setup to handle the impressive 1,270-pound load capacity.

Despite its utilitarian mission, this cargo van has frisky handling and a graceful ride, two qualities you wouldn't expect based on its looks.

All of those pluses still can't wallpaper over the Transit's shortcomings. Features common in other vans, such as forward-collision warning, blind-spot monitoring, and power-sliding doors and tailgate, aren't available. Even Bluetooth costs extra.

The standard 2.5-liter engine feels barely adequate, even with a light load. Its 21 mpg matches the best minivans, but they're more plush. A 173-hp turbo is optional on short-wheelbase vans, but it doesn't help much.

Clearly the biggest knock is the rear seats. It can take 14 steps to fold them flat, requiring you to decipher convoluted hieroglyphics and engage in World's Strongest Man heaves. That stands in stark contrast to the simple tumble-and-fold seats in most vans.

The big tailgate is a gaping maw, but you have to backpedal quickly to avoid a Mike Tyson uppercut. Optional barn doors provide a bit more convenience.

In the end, your tools, boxes, and building supplies will be plenty happy. Your family? Not so much.

169-hp, 2.5-liter 4-cyl.

21 mpg

$24,525-$29,000

Honda Fit
Big Where It Counts

67

Judge the pocket-sized Honda Fit by its wrapper and you would be selling it short. Yes, it's a fuel-efficient subcompact. But it doesn't shy away from cargo-carrying challenges.

The wee Fit uses its tall stance and magical flip-and-fold rear seats to swallow a surprising amount of stuff. The seats are a snap to adjust and reconfigure—they even fold vertically, creating space for a row of saplings or even bikes standing up crossways. You can fit a lot in a Fit.

For the 2015 redesign, Honda gave the Fit better space, equipment, power, and fuel economy. Although its CVT is one of the better applications of the oft-droning transmission technology, the base six-speed manual is a more fun match for this frugal hatchback.

Still, the Fit can't escape its small-car roots. The engine labors even when the cargo hold is empty, feeling more furious than fast. The noisy cabin inundates your ears with road rumble and wind howl. Although its handling is nimble on twisty roads, the Fit's harsh ride transmits every pavement imperfection to your backbone. Ever sit on a brick wall? That's more comfortable than the Fit's front seats.

Another particularly peeving shortcoming: Honda is seemingly striving to build confounding infotainment systems, and the top-level touch-screen audio system is a frustrating mess. The screen often doesn't respond to inputs, and the system logic is ... illogical.

Smart touches include standard Bluetooth and backup camera, and you can dress up the Fit with optional heated leather seats and a sunroof. For those concerned about small-car safety, the Fit scored best-in-class marks in the Insurance Institute for Highway Safety's narrow-offset crash test.

Urban runabout? Yes. Long road trip? It's not the right fit.

130-hp, 1.5-liter, 4-cyl.

33 mpg

$15,650-$20,925

Ratings: Big-Load Haulers

Scores in context: Each vehicle featured in this issue falls into one of the four categories below. Recommended models excel in overall road-test score and have average or better predicted reliability. They also performed adequately in crash tests, if included.

☑ Recommended

● Excellent ◓ Very Good ○ Good ◒ Fair ● Poor

A. SUBCOMPACT HATCHBACKS

Recommended	Rank	MAKE & MODEL	PRICE	RELIABILITY	SCORE	TEST RESULTS						HIGHS	LOWS
			As Tested	Predicted	Road Test	Overall MPG	Acceleration, 0-60 MPH, Sec.	Luggage (Suitcases+Duffels) or Cargo Volume (cu. ft.)	Ride	Noise	Seat Comfort, Front/Rear		
	1	**Honda Fit** EX	$19,025	New	67	33	10.0	2+2	◒	◒	◓/◓	Fuel economy, interior room and versatility, handling, access, standard rear camera.	Ride, noise, confusing uplevel audio system.
☑	2	**Kia Rio** EX	$17,475	◓	62	29	9.9	1+3	○	○	◓/○	Transmission, controls, equipment levels.	Ride, noise, rear visibility, fuel economy for class.
☑	3	**Nissan Versa Note** SV	$17,495	○	61	31	10.9	1+2	○	○	○/◓	Space, access, versatility, fuel economy, controls.	Driving position, unsupportive front seats, acceleration, quirky CVT.

B. COMPACT HATCHBACKS

		MAKE & MODEL	PRICE	RELIABILITY	SCORE	TEST RESULTS						HIGHS	LOWS
	1	**Volkswagen Golf** SE	$25,315	New	82	28	8.7	2+2	◓	◓	◓/◓	Ride, handling, quietness, braking, easy-to-use infotainment system, hatchback versatility.	Noisy rear-view camera, no USB port, a bit pricey.
☑	2	**Subaru Impreza** Sport Premium	$22,345	◓	76	26	9.4	2+2	◓	○	◓/◓	Ride, handling, braking, fuel economy for AWD, rear seat, visibility, controls, IIHS crash-test results.	So-so fuel economy, a bit loud.
☑	3	**Kia Soul** Plus	$24,115	◓	74	26	8.8	1+1	○	○	◓/◓	Handy size, inexpensive upscale features, access, controls, braking.	Stiff ride, limited cargo room with rear seat up.
☑	4	**Mazda3** i Grand Touring (2.0L, MT)	$24,040	◓	73	32	8.2	2+2	○	○	◓/○	Handling, fuel economy, transmission, high-end options, IIHS crash-test results.	Ride, noise, rear seat, visibility, relatively pricey.
	5	**Ford Focus** SE	$22,185	●	71	28	9.3	2+1	◓	◓	◓/○	Handling, ride, solid feel.	Subpar reliability, controls, rear seat.
	6	**Hyundai Elantra** GT*	$20,445	◓	68	27	9.8	2+2	○	○	◓/◓	Transmission, controls, lots of features, long warranty.	Ride, noise.

C. WAGONS (ALL-WHEEL DRIVE)

		MAKE & MODEL	PRICE	RELIABILITY	SCORE	TEST RESULTS						HIGHS	LOWS
☑	1	**Subaru Outback** 3.6R Limited	$36,835	◓	85	22	7.4	34.0	◓	◓	◓/◓	Ride, visibility, controls, access, practicality, IIHS crash-test results.	Tiny clock and outside temperature display.
☑	2	**Subaru Outback** 2.5 Premium	$28,852	◓	82	24	10.5	34.0	◓	◓	◓/◓	Ride, fuel economy, visibility, controls, access, practicality, IIHS crash-test results.	Tiny clock and outside temperature display.
☑	3	**Audi Allroad** 2.0T Premium	$43,570	●	82	22	8.1	28.5	◓	◓	◓/○	Handling, fit and finish, transmission, braking, reliability.	Controls, small rear seat and cargo area.
☑	4	**Volvo XC70**	$42,560	○	78	18	8.5	36.5	◓	◓	●/◓	Safety equipment, optional built-in booster seats, transmission, front seats, fit and finish, cargo room.	Ordinary ride, handling, and performance.

D. MINIVANS

		MAKE & MODEL	PRICE	RELIABILITY	SCORE	TEST RESULTS						HIGHS	LOWS
	1	**Mazda5** Grand Touring	$24,820	◓	83	23	9.6	39.0	◓	○	◓/◓	Handling, interior versatility, visibility, access, controls.	Poor IIHS small-overlap crash-test results, road noise, lacks reserve power, tight third row.
	2	**Ford Transit Connect** XLT (2.5L)	$28,015	NA	76	21	10.9	61.0	○	○	○/●	Interior space, access, front visibility, handling, ride.	Acceleration, difficult-to-fold seats, wind noise, some controls, fit and finish, sparse on features.

*Powertrain has changed since last test.

Why certain models are not recommended. The Honda Fit and VW Golf are too new to have reliability data. The Ford Focus' reliability has been below average. The Hyundai Elantra GT scored too low to recommend. The Mazda5 scored a Poor in the IIHS small-overlap crash test. We have insufficient reliability data for the Ford Transit Connect.

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LATEST FROM THE TRACK

Trick Out Your Ride With Some Cool Extras

A Tenacious, Hassle-Free Bike Rack From SeaSucker

We like bicycling, but we'd rather spend our time riding than fiddling with straps, clamps, and buckles when it's time to transport our bikes by car.

That's where the SeaSucker Talon comes in. Simplicity itself, the Talon attaches to most cars using a three-suction-cup vacuum mount. Slap it on, pump the built-in plungers to maximize suction, and clamp on your bike's front fork. Another vacuum mount secures the rear wheel. You're good to go in minutes.

The Talon can handle bikes weighing up to 45 pounds, and its geckolike vacuum mounts are designed to grip glass or metal surfaces at any angle. Just make sure the surface is clean to get the best grip and to avoid scratches.

At $270, it's not inexpensive, but we found that the Talon works well. It not only held our bike secure through routine testing and hot laps at the track but also stayed put while our irrationally exuberant engineers used it as a chin-up bar.

The Talon is not intended to be a permanent mount and should be regularly checked on long road trips.

When you're done riding (or working your upper body), the Talon disconnects just as quickly and stows in a small box.

The SeaSucker Talon easily attaches to most cars.

A Pricey High-Tech Battery Lets Us Down

In our latest round of car-battery tests, one model failed miserably: the Duralast Platinum with Absorbent Glass Mat (AGM) technology.

Battery makers tout AGM batteries as more capable of meeting the ever-hungrier electrical needs of modern cars—powering everything from infotainment systems to the fuel-saving engine stop-start feature. Our past tests have found AGM longevity claims to be generally true. The downside is that they can cost quite a bit more than conventional lead-acid batteries.

The group size 48 Duralast Platinum AGM let us down. Not only did it trail other 48-sized AGMs but it also couldn't even match the performance of less expensive conventional batteries of the same size. That was especially surprising because other Duralast batteries, sold at AutoZone, have earned CR Best Buy status in our Ratings.

Our industry-standard battery-life test—which involves repeated charge-and-discharge cycles—proved the $165 Duralast AGM's downfall. We require 15 weeks of good performance. One of our tested Duralast Platinum AGMs failed our life test at just five weeks. Another bit the dust after six weeks.

To double-check, we bought a few more of the same AGM batteries, and one of those failed after three weeks.

What's more, our tests of Duralast AGM group 65 batteries had four units fail before 12 weeks. Buyer beware with this new battery.

No iPhone? No Problem. Finally, Car Connectivity for Android Owners.

For the 52 percent of smart-phone users who don't have Apple iPhones, Google will bring Android Auto to the automotive infotainment arena in late 2015. We scoped out an early version at the Los Angeles Auto Show.

As with Apple's CarPlay, you plug a Google-based phone into your car's USB port, whereupon Android Auto places most of your phone's apps and services on the car's central display screen. Note, that's *most* apps. You won't be streaming YouTube or playing Clash of Clans while driving.

But for listening to Google Music or Spotify, navigating with Google Maps, or even responding to e-mail, Android Auto has you covered.

A large-type, large-icon home screen displays a navigation square of your surroundings, upcoming events, and the weather. A virtual dock lets you quickly leap among navigation, phone, mail, and music functions.

To avoid distraction, Google's speech interface reads your incoming e-mail and text messages aloud. You respond by pressing the steering wheel's "voice" button.

And like Apple's Siri, Talk to Google allows verbal navigation queries, such as asking for the nearest open Starbucks. Our first impression is that it is more intuitive than most automakers' applications.

CAR STRATEGIST

Hard Bodies

Aluminum is great when it comes to mileage. But it *does* cause some problems, as one reader found out.

AS PART OF THEIR ever-increasing efforts to maximize fuel economy, carmakers are frequently using aluminum for body panels instead of steel to save weight.

Ford has been a leader in embracing the material at a volume level. In 2013 its CEO, Alan Mullaly, said that "pound for pound, aluminum is stronger and tougher than steel."

Aluminum is seen as the best way to reduce hundreds of pounds of body weight all at once. Ford is placing a huge bet on its aluminum crash diet, using the alloy for all of the body panels and the bed of its redesigned F-150 pickup. It claims that aluminum can improve the vehicle's fuel economy by as much as 29 percent.

That said, aluminum is a fickle metal to bend on the assembly line, and its quirky metallurgy could mean that body shops will have a tough time replacing bashed-in sheet metal. It's more expensive than steel in a raw state, in its conversion to a usable sheet metal, and in its assembly–resulting in a 60 to 80 percent cost premium, according to a Massachusetts Institute of Technology study. A recent calculation by Forbes estimated the added cost at $500 per F-150.

Ford is gambling 800,000 units per year of its historically most profitable vehicle on this technology. Company officials insist that there will be no quality or durability sacrifice in stamping out work trucks from a metal more commonly associated with mom's casserole.

But beware: Ford's use of aluminum in pre-2015 vehicles has had glitches.

A case in point: A Consumer Reports reader from St. Paul, Minn., who had "very carefully" maintained her 2011 Ford Expedition EL found that the paint on the aluminum tailgate began bubbling. Her dealer said the paint was oxidizing, a result of contamination during the painting process. (Aluminum is more prone to contamination than steel.)

Her Expedition had just exceeded its 36,000-mile warranty when the problem surfaced. After months of frustration, she was able to get Ford to replace the tailgate, free. It took a lot of effort and phone calls, but the lesson is that it makes sense to complain–and take your complaint up the ladder until you get satisfaction.

Corrosion: There's a Fix for That

A scan of online discussion forums found paint problems and premature corrosion to be a common occurrence with aluminum.

When problems become prevalent with a car, manufacturers usually issue technical service bulletins (TSBs), which can instruct dealers to make repairs free or at a discount.

Ford has issued TSBs to address aluminum-related problems with a variety of models, and it's not alone. Audi, General Motors, and Jaguar have issued TSBs as well.

Ford TSB number 06-25-15 covers Expedition tailgates from model years 2000 through 2007 and has been updated to include newer models. Although the bulletins haven't covered our reader's Expedition, it appears that Ford is making good on consumer complaints about late-model vehicles.

If you have a similar problem and the manufacturer isn't coming through with a discounted or free repair, document the damage with photographs and keep records of conversations you have with the dealer. He might change his mind if you complain enough.

So how might Ford's checkered past with aluminum affect the F-150? The company says that the vehicle is completely different from previous aluminum models; it's more dent-resistant, and its paint is applied with a new process.

Ford also claims that body-repair costs won't be any higher than for a steel-bodied truck, and it has begun a nationwide training and certification process to make sure that its dealerships are up to speed.

Buyers unfortunate enough to find themselves in need of a body shop after purchasing a new F-150 can find a qualified aluminum repair center by using the dealer locator, at owner.ford.com.

→ HAVE A PROBLEM WITH YOUR MECHANIC OR DEALERSHIP? SOMETHING PUZZLING YOU ABOUT YOUR CAR? Contact CR's Car Strategist at carstrategist@cr.consumer.org.

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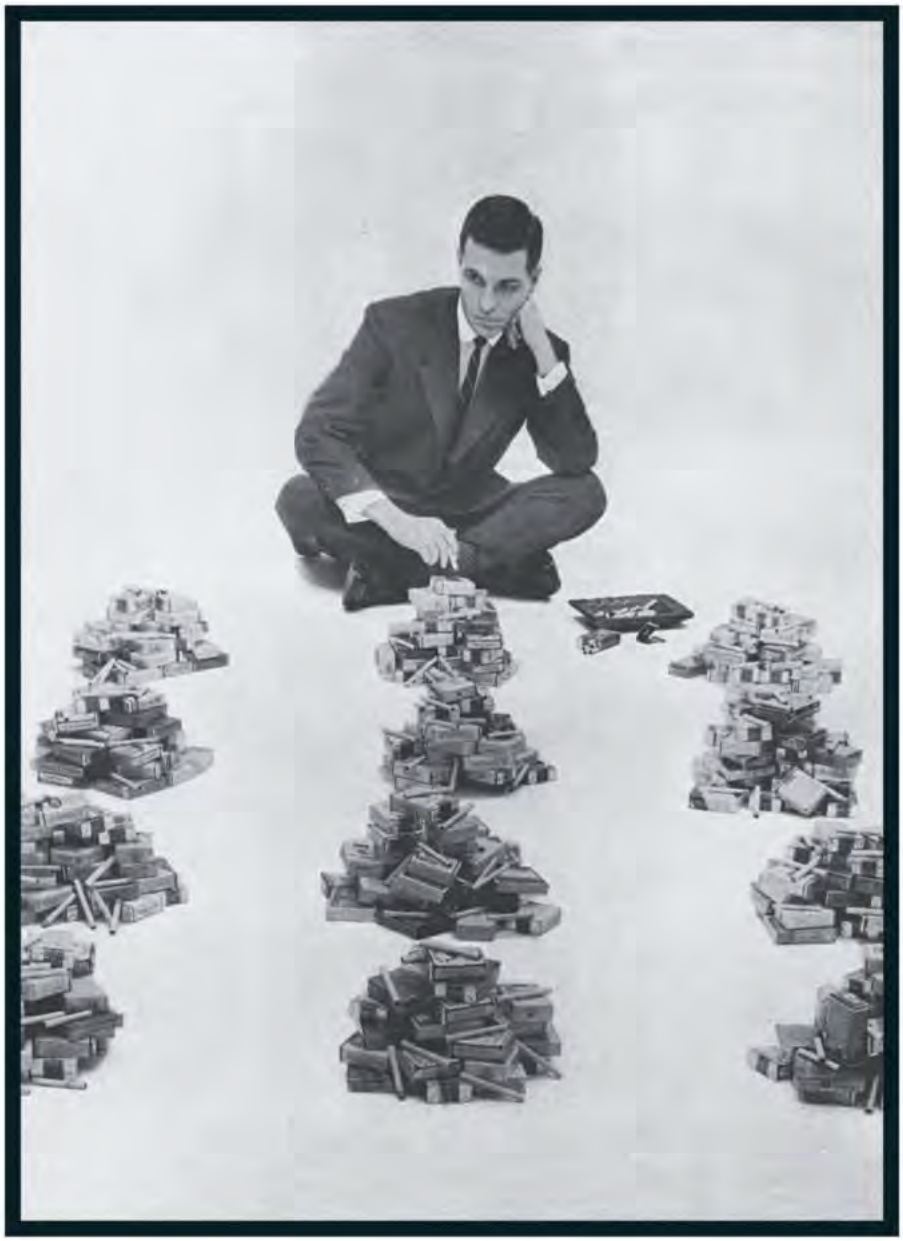

FEBRUARY 1953

PACK MAN

Through the "Mad Men" era, about 40 to 50 percent of American adults smoked. Today that figure is down to 18 percent, thanks in part to Consumer Reports' groundbreaking articles. When we ran this article in 1953, filter-tip cigarettes were being touted as "protection" against nicotine and tar. Our tests showed that in fact, for most brands, filter tips and king-size cigs actually delivered *more* tar to smokers than regular cigarettes did.

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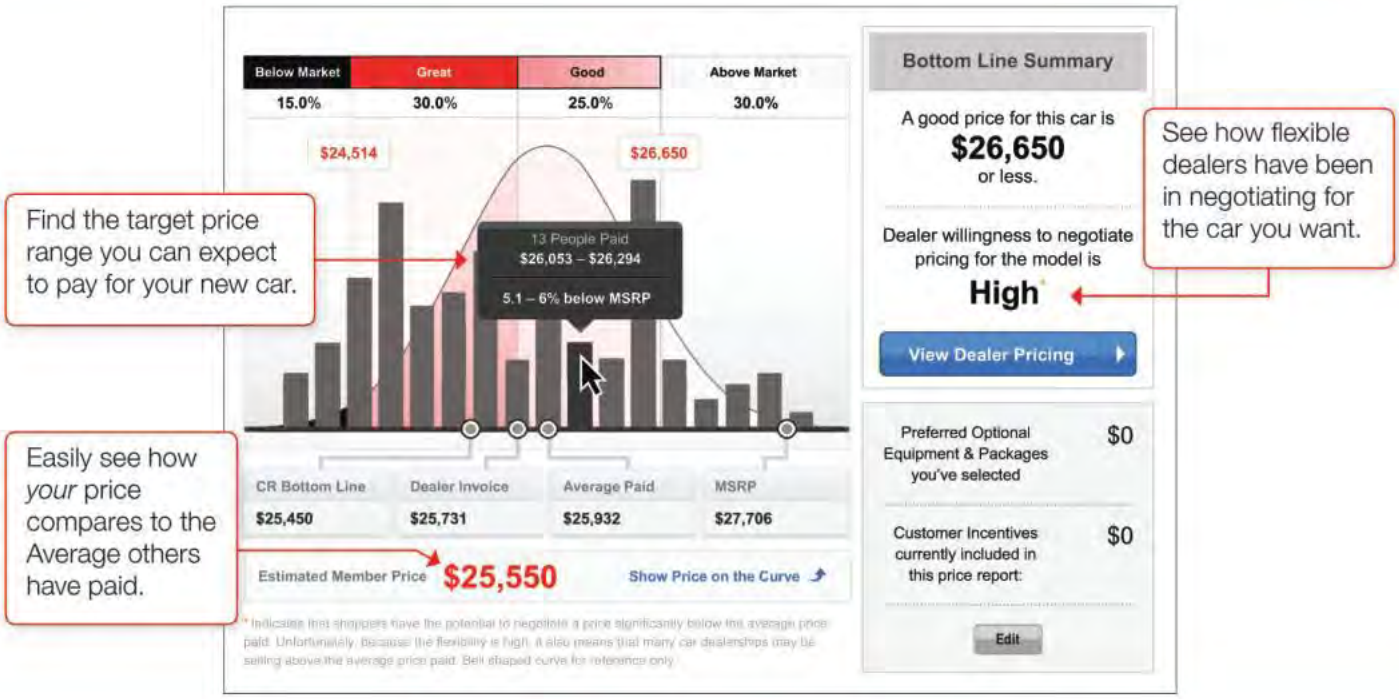

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